

# **STATE OF NEBRASKA**

## **2005-2009 CONSOLIDATED PLAN**

### **Housing and Community Development Programs**



**Nebraska Department of Economic Development  
Division of Community and Rural Development**

# Nebraska Housing and Community Development Programs

## 2005-2009 CONSOLIDATED PLAN



Mike Johanns, Governor  
STATE OF NEBRASKA

### **Lead Agency:**

#### ▪ **Department of Economic Development**

Richard J. Baier, Director  
P. O. Box 94666  
301 Centennial Mall South  
Lincoln, NE 68509-4666  
(402) 471-3111  
(800) 426-6505  
FAX (402) 471-3778  
Agency Website: [www.neded.org](http://www.neded.org)

#### **Division of Community and Rural Development**

- Gary Hamer, Director
- Steve Charleston, Deputy Director, CDBG Program Manager
- Lara Huskey, HOME Program Manager
- Don Fertig, Attorney

### **Partnering Agency:**

#### **Health and Human Services Systems, Department of Services**

- Betty Medinger, Administrator of ESG, CSBG and Childcare (402) 471-9434
- Jean Chicoine, Program Specialist – Nebraska Homeless Assistance Program (402) 471-9644

Agency Website: <http://www.hhs.state.ne.us/>

### **Plan Contact Person**

- Jen Bolen, Consolidated Plan Coordinator (402) 471-6280

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| <b>Consolidated Plan Acronym List</b> |  |
|---------------------------------------|--|
| <b>Acronym</b>                        | <b>Full Name</b>   |
| <b>ADDI</b>                           | American Dream Downpayment Initiative                          |
| <b>AHP</b>                            | Affordable Housing Program                                     |
| <b>AIDS</b>                           | Acquired Immune Deficiency Syndrome                            |
| <b>ANCHoR</b>                         | Automated National Client-specific Homeless services Recording |
| <b>CDBG</b>                           | Community Development Block Grant                              |
| <b>CFR</b>                            | Code of Federal Regulation                                     |
| <b>CHAS</b>                           | Comprehensive Housing Affordability Strategy                   |
| <b>CHDO</b>                           | Community Housing Development Organization                     |
| <b>CNF</b>                            | Community Need Factors   |
| <b>COSCDA</b>                         | Council of State Community Development Agencies                |
| <b>CR</b>                             | Comprehensive Revitalization                                   |
| <b>DED</b>                            | Nebraska Department of Economic Development                    |
| <b>DEQ</b>                            | Nebraska Department of Environmental Quality                   |
| <b>EPA</b>                            | Environmental Policy Act                                       |
| <b>ESG</b>                            | Emergency Shelter Grant  |
| <b>ESGP</b>                           | Emergency Shelter Grant Program                                |
| <b>FEMA</b>                           | Federal Emergency Management Agency                            |
| <b>FIC</b>                            | Family Investment Centers                                      |
| <b>FNMA</b>                           | Federal National Mortgage Association (Fannie Mae)             |
| <b>GNMA</b>                           | Government National Mortgage Association (Ginnie Mae)          |
| <b>HAP</b>                            | Homeless Assistance Program                                    |
| <b>HCDCC</b>                          | Holistic Community Development Consulting Committee            |
| <b>HHSS</b>                           | Nebraska Health and Human Services System                      |
| <b>HIV</b>                            | Human Immunodeficiency Virus                                   |
| <b>HMIS</b>                           | Homeless Management Information System                         |
| <b>HOPE</b>                           | Home Ownership for People Everywhere                           |
| <b>HOPWA</b>                          | Housing Opportunities for Persons with AIDS                    |
| <b>HSATF</b>                          | Homeless Shelter Assistance Trust Fund                         |
| <b>HUD</b>                            | U. S. Department of Housing and Urban Development              |
| <b>LMI</b>                            | Persons with Low to Moderate Income                            |
| <b>NAHRO</b>                          | National Association of Housing and Redevelopment Officials    |
| <b>NAHTF</b>                          | Nebraska Affordable Housing Trust Fund                         |
| <b>NCHH</b>                           | Nebraska Commission on Housing and Homelessness                |
| <b>NCIP</b>                           | Nebraska Community Improvement Program                         |
| <b>NHAP</b>                           | Nebraska Homeless Assistance Program                           |
| <b>NHDA</b>                           | Nebraska Housing Developers Association                        |
| <b>NIFA</b>                           | Nebraska Investment Finance Authority                          |
| <b>NMISP</b>                          | Nebraska Management Information System Partners                |
| <b>NRD</b>                            | Nebraska Natural Resources Department                          |
| <b>PHDEP</b>                          | Public Housing Drug Elimination Program                        |
| <b>PW</b>                             | Public Works   |
| <b>RDC</b>                            | Rural Development Commission                                   |
| <b>SRO</b>                            | Single Room Occupancy Housing Program                          |
| <b>TIF</b>                            | Tax Increment Financing  |
| <b>TOP</b>                            | Public Housing Tenant Opportunities Program                    |
| <b>USDA - RD</b>                      | U. S. Department of Agriculture - Rural Development            |
| <b>WW</b>                             | Water Wastewater   |
| <b>YSP</b>                            | Youth Sport Program  |

# **Section One:**

**Introduction;  
National and State CDBG Objectives;  
Distribution of Other Funds;  
Monitoring Standards and Procedures;  
Other Actions  
And Citizen Participation Plan**

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## **Section I. Introduction**

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### **OVERVIEW**

The Consolidated Plan for Housing and Community Development is a three-part planning process required by HUD, in exchange for receiving formula grant funds for the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for People with AIDS (HOPWA) Program. Two other State funded programs are included in the plan, Homeless Shelter Assistance Trust Fund (HSATF) and Nebraska Affordable Housing Trust Fund (NAHTF).

First required by HUD in Federal Fiscal Year 1995, the Consolidated Plan for Housing and Community Development comprises developing a five-year strategic plan, preparing annual action plans, and submitting annual performance reports. These three parts furnish the framework wherein the State can:

- Identify its housing, homeless services, community, and economic development needs;
- Identify available resources and actions to be taken that will address the needs; and
- Look back to evaluate or measure the State's progress toward achieving its' stated strategic goals.

The first element mentioned above, the five-year plan, also has three key parts: (1) a housing market analysis; (2) a housing, homeless, and non-housing community development needs assessment; and (3) establishment of long term strategies for meeting the priority needs of the community.

The Nebraska Department of Economic Development (DED) is the lead agency responsible for completing the Consolidated Plan for Housing and Community Development. The DED is responsible for coordinating activities, guiding the process, and overseeing implementation of the Consolidated Plan. The 2005-2009 Consolidated Plan integrates quantitative and qualitative analysis, including the qualitative analysis which was reported by several Development Districts (*A Development District formed pursuant to the authority of Sections 13-1901 to 13-1907, Nebraska Revised Statutes (Reissue 1997) hereinafter referred to as "Development Districts"*); conducts housing, homeless and non-housing community development needs assessments; and includes strategies to address needs identified within the document.

### ***HUD Statutory Goals***

The statutes for the federal grant programs covered by the Consolidated Planning rule (CDBG, HOME, ESG) include a number of basic goals discussed in the Housing and Community Development Act, as amended, and the National Affordable Housing Act, as amended, which relate to major commitments and priorities of the Department. This complex set of goals can be compressed into three clusters:

### ***Provide Decent Housing***

- Assist homeless persons to obtain appropriate housing
- Assist those threatened with homelessness
- Retain the affordable housing stock
- Make available permanent housing that is affordable to low-income Americans without discrimination
- Increase the supply of supportive housing for person with special needs



### ***Provide A Suitable Living Environment***

- Improve safety and livability of neighborhoods
- Increase access to quality facilities and services
- Reduce isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
- Restore and preserve properties of special value for historic, architectural or aesthetic reasons
- Conserve energy resources

### ***Expand Economic Opportunity***

- Create jobs accessible to low-income persons
- Empower low-income persons to achieve self-sufficiency to reduce generations of poverty in federally assisted public housing

The State views this mandate as an opportunity to extend and strengthen partnerships among organizations in the public, private, and nonprofit sectors. The challenge for the Department of Economic Development (DED), as the lead agency for the Plan, is to streamline approaches to meet these goals that use limited resources more effectively.

Covering all areas of the State except metropolitan Omaha and Lincoln, the Consolidated Plan establishes funding priorities for these programs, outlines strategies, and identifies a one-year action plan for program implementation. As entitlement areas, Omaha and Lincoln receive funds for these programs directly, and are required to prepare and submit their own Consolidated Plans.

### ***Summary of Consolidated Plan***

In summary, Nebraska's 2005-2009 Consolidated Plan serves the following functions:

- A planning document for the State which builds on a comprehensive consultation and citizens participation process;
- An application for federal funds under HUD's formula grant programs;
- A strategy for housing, homelessness, community and economic development; and
- An action plan that provides a basis for measuring and assessing performance.

The consolidated planning process is as an opportunity for strategic planning and citizen participation to take place in a comprehensive context. The process brings local governments, community organizations, state and federal agencies, service providers, and citizens together to address the larger picture in which the programs operate. It also offers the state an opportunity to shape the various programs into an efficient continuum of service delivery.

Strategies and recommendations were developed with public input and consultation from advisory groups, local community leaders, concerned citizens, nonprofit organizations, advocacy groups, the private sector and representatives of state and federal agencies.

### ***Development Process***

The Plan document has been organized in systematic sequence to help provide the reader with an understanding of the actual planning process. First the Citizen participation and Collaboration components were developed. Taking into consideration the importance and value of individual involvement in shaping the new Plan. Outreach efforts included the following activities to obtain public input to identify priority needs and for the overall development of five year strategies and objectives:

- Six Development Districts conducted 27 regional meetings in April and May, 2004, to elicit public input for the states priority needs as well as input to be considered in the development of the States five-year strategies. More than 200 constituents attended the regional meetings to provide input. A summary of the input collected is included in Section V of this document.
- An interactive videoconference was delivered to nine sites across the state in September 2004, to deliver research analysis information and elicit public input on the States priority needs as well as input to be considered in the development of the States five-year strategies. Approximately 120 constituents attended the videoconference.
- Public Hearings were conducted by the Department of Economic Development at eight regional locations throughout the State in November of 2004 during the formal public comment period.
- Meetings were held with state advisory groups overseeing housing, homelessness, community and economic development issues.

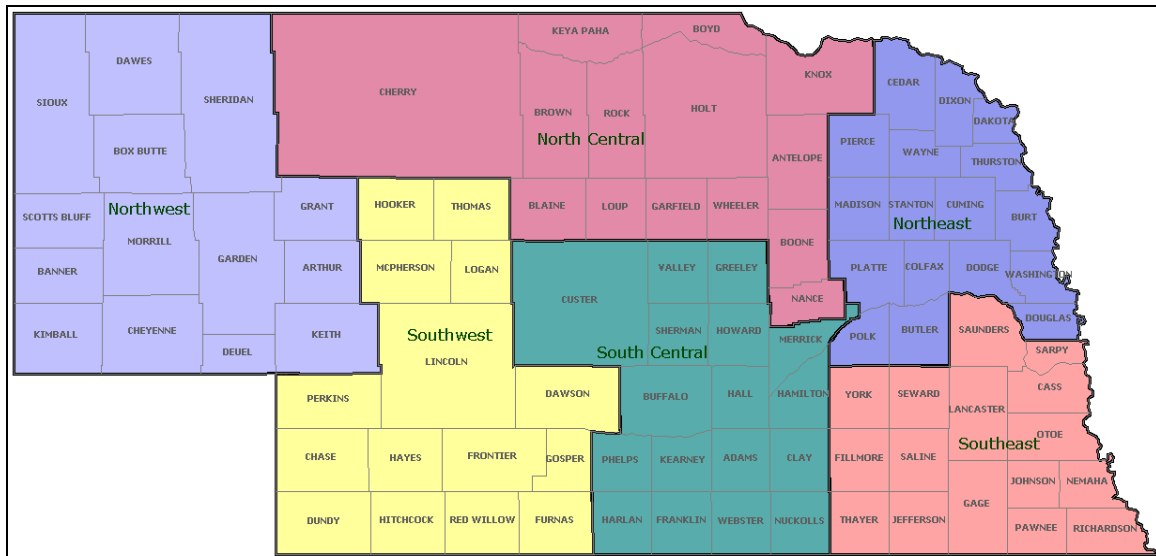
Statistical research was conducted utilizing the following resources: 1990 U.S. Census Bureau 2000 U.S. Census Bureau (Demographic, Housing and Economic Data); U.S. Census Bureau, Residential Construction Branch <http://www.census.gov/const/www/permitsindex.html>, New Residential Construction Building Permits; Bureau of Economic Analysis (BEA); Bureau of Labor Services (BLS); "Health Status of Racial and Ethnic Minorities in Nebraska," Ed. 4, Rev. 3, Nebraska Department of Health and Human Services, September 2003; [www.huduser.org/datasets/il/ilo4](http://www.huduser.org/datasets/il/ilo4) including: Bureau of Labor Services earnings and employment data, Census P-60 median family income data, Census American Community Survey data; <http://www.census.gov/hhes/poverty/povdef.html>; The Office of Federal Housing Enterprise Oversight; The State of the Nation's Housing: 2004, Joint Center for Housing Studies of Harvard University, 2004; Nebraska's Regional Continuum of Care Applications; <http://www.hhs.state.ne.us/sua/needsasmt.htm>; State of Nebraska Consumer Housing Need Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.; Nebraska HIV/AIDS Housing Plan, October 2003. Prepared by AIDS Housing of Washington, for Nebraska Department of Health and Human Services; U.S. Department of Housing and Urban Development: <http://www.huduser.org/datasets/cp.html>. Special Tabulations - Comprehensive Housing Affordability Strategy (CHAS) data; Bureau of Business Research of the University of Nebraska at Lincoln (UNL) Population Forecast; and Western Economic Services, LLC

The Strategic Plan was developed from the information contained in Part II through Part IV of this document. Through analysis and assessment of data and information, and public input each of the priorities, strategies and objectives were developed. The Annual Action Plan was then developed. This Plan will then begin the new program year commencing July 1, 2005.

Several parts of the housing research and analysis partition the State into six regions, as displayed in Exhibit I.1, below. These are the Nebraska Affordable Housing Trust Fund Regions. However, the HUD Priority Needs Tables are not for the entire State of Nebraska. Instead, they focus specifically on the non-entitled areas of the State in which the DED is responsible for administering its formula grant programs.

## EXHIBIT I.1

### MAP OF NEBRASKA'S SIX HOUSING TRUST FUND REGIONS



## **PERFORMANCE MEASUREMENT SYSTEM**

Nebraska's performance measurement system for the identification, determination, tracking and reporting of demonstrated benefits is under preparation. The performance measurement system is being developed on a national level. The State of Nebraska is a participant and partner in the design, development and implementation of the Council of State Community Development Agency's (COSCDA) project for the establishment of a performance measurement Outcome Framework. The Outcome Framework will meet all the listed components to Appendix C- Checklist of HUD CPD Notice 03-09.

The Outcome Framework provides flexibility to States for the establishment of performance measurements consistent through reporting by states. The framework is organized around the statutorily defined objectives of CPD Programs of CDBG, HOME, and HAP. The framework will enable Nebraska to meet statutory requirements of each program, connect and coordinate program activities to meet specific needs, and accurately report program accomplishments.

The Framework includes primary outcomes and measurements for each program national objective. The Framework also provides the flexibility for a wide range of optimal outcomes that states can select from to meet specific needs. The outcomes become management tools and provide for consistent established reporting indicators.

The recommended COSCDA Outcome Framework is an integrated approach to HUD's CPD programs, in that it includes all aspects of the CDBG, HOME and HAP programs under one combined set of goals and objectives. This integrated approach combines the intents expressed by statutory goals of the three programs into one overarching goal. This is the first major design element of the proposed framework and was a key recommendation of the COSCDA Board after reviewing drafts and comments by members. By organizing the framework around the statutorily defined objectives of the three related CPD programs, the framework enables states to meet the statutory requirements of each program, connect and coordinate program activities to meet state specific needs, and accurately report program accomplishments.

The overarching goal is as follows:

To develop viable communities by providing decent, affordable housing and a suitable living environment and by expanding economic opportunities, principally for persons of low- and moderate-income.

Within this statement are the three related overarching objectives under which activities; outcome indicators and measures will be grouped. They are:

- I. Creating Suitable Living Environments
- II. Providing Decent/affordable housing
- III. Creating economic opportunities

This approach also provides flexibility for a state to select how it will report its activities and outcomes. COSCDA recognizes that the wide range of allowable activities in block grants programs can mean that an activity could very well apply to multiple objectives. For example, in CDBG projects which involve water and sewer repair; that activity might relate to any of the three overarching objectives of economic development, suitable living environment or providing safe, affordable housing. For purposes of reporting, States would

declare the main purpose of their program activity under one of the three objectives detailed above. Thus, the framework provides clarity to constituents about the reasons for such investments and how success will be defined, while establishing which outcome will be reported at the national level upon successful implementation of the project.

The second major design element of the Framework relates to the way the concepts of output, outcome, and impact are considered. With regard to outcome reporting, the framework includes a list of Primary Outcomes and Measures for each of the three related objectives that would be used by all states. In addition to these primary outcomes would be a wide range of optional outcomes, which each state would select from, if they chose, based on the specific interests and needs of these states. These optional outcomes, or others determined by a state, would be utilized as a management tool, to discuss and report to the states' constituencies, and would not necessarily be reported and aggregated at the national level. It is, of course, quite likely that additional optional outcomes will be added by states over time. This flexibility is designed to meet the changing and varied needs of the states.

The State of Nebraska anticipates participation in the collection and reporting of data through COSCDA as the reporting entity to HUD.

## **NATIONAL CDBG OBJECTIVES AND STATE OF NEBRASKA'S CDBG GOAL**

“The primary national CDBG objective is to develop viable urban communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low- and moderate-income persons (LMI).”

### ***National CDBG Objectives***

These objectives are achieved through funding projects designed to meet at least one of the following: (1) benefit low- and moderate-income persons; (2) prevent or eliminate slums or blight; and (3) meet urgent community development needs.

Based on the amended 1974 Housing and Community Development Act, and Department of Housing and Urban Development (HUD) guidance, the national objectives are defined and clarified by DED as follows:

- 1.** "Low-and moderate-income person" (referred to throughout this document as LMI person) means a member of a family having an income equal to or less than the Section 8 lower income limit established by HUD for their family size in their county of residence as published in the CDBG application guidelines. Unrelated individuals shall be considered as one-person families for this purpose. The income limits are determined for each Nebraska county on the higher of either: 80% of the median income of the county, or 80% of the median income of the entire nonmetropolitan area of the state. An assisted activity generally meets this national objective when it:
  - A.** is designed to serve an area primarily residential in character in which at least 51% of the residents are LMI, and is clearly designed to meet identified needs of LMI persons.
  - B.** is designed to benefit a limited clientele in which at least 51% of the clientele are LMI persons, and is clearly designed to meet identified needs of LMI persons.
  - C.** involves the acquisition or rehabilitation of property to provide housing only to the extent such housing will, upon completion, be occupied by LMI persons.
  - D.** is carried out by public or private nonprofit entities, or private, for-profit entities for an eligible economic development activity which:
    - i)** creates jobs at least 51% of which are either (1) actually taken by LMI persons, or (2) considered available to them because:
      - (a)** special skills that can only be acquired with substantial training or work experience or education beyond high school are not a prerequisite to fill such jobs, or the business nevertheless agrees to hire unqualified persons and provide them training; and
      - (b)** the local government or the assisted business takes actions that would ensure that LMI persons receive first consideration for filling such jobs; or
    - ii)** retains jobs at least 51% of which are actually held by LMI persons at the time the assistance is provided plus any other jobs that can reasonably be expected to become available through turnover to LMI persons in a period of two years thereafter, using the standards established in (1)(d)(i) of the 1974 Housing and Community Development Act.
  - E.** is a planning-only activity that can document that at least 51% of the persons who would benefit from implementation of the plan are LMI persons, or the planning activity is undertaken for an area or community that is 51% LMI persons.

2. "Slums" has the same meaning as substandard areas as defined in Section 18-2103(10) Neb. R.R.S. "Blight" has the same meaning as blighted areas as defined in Section 18-2103(11) Neb. R.R.S.
  - A. an assisted activity generally meets this national objective when it occurs in an area which has been designated by official action of the local government as substandard or blighted in accordance with the applicable state statute and which has a substantial number of deteriorated or deteriorating structures, and is designed to address one or more of the conditions upon which such designation was made.
  - B. is a planning-only activity that can document the plans are for a slum or blighted area, or if all planning elements are necessary and related to the slum and blight criteria.
3. "Community development needs having a particular urgency" are existing conditions that pose serious and immediate threat to the health and welfare of the local government's citizenry where other financial resources are not available to meet such needs. An assisted activity generally meets this national objective when the local government certifies and DED determines that:
  - A. the assisted activity is designed to alleviate existing conditions posing a serious and immediate threat to the health or welfare of the community, which are documented by independent authority(ies) and being of recent origin or urgency that is generally determined by the developing condition or becoming critical within 18 months preceding certification and determination;
  - B. the local government is unable to finance the activity on its own (due to the existing and/or proposed annual average debt fee for the facility/service, which exceeds one percent of the median family income of the community/county in which the project is located); and
  - C. that other sources of funding are not available.

### ***State of Nebraska's CDBG Goal***

This is achieved through investing in quality communities and quality projects designed to meet the objectives for three priorities: Housing, Community Development, and Economic Development.

### ***Projected Use of CDBG Funds***

The 2005-2009 CDBG Funds will be used for activities authorized in Section 105(a) of the amended 1974 Housing and Community Development Act that meet the national CDBG objectives. The state certifies that not less than 70% of the aggregate funds received during 2004, 2005, and 2006 shall be used for activities benefiting LMI persons. Information for the current certification period is available upon request from DED.

CDBG and HOME are not specifically targeted to areas of minority concentration, but are distributed throughout the state's non-entitlement areas targeted for activities that serve LMI persons. Maps illustrating the geographic distribution of CDBG and HOME funds can be found in the Consolidated Annual Performance Evaluation Report (CAPER) for each funding category. Minority beneficiary data for race, ethnicity and female head-of-household is also summarized in the CAPER. Since projects funded in CDBG and HOME typically provide community-wide benefit, it can be assumed minority groups benefit equally in the same proportion as they occur in the general population. Scoring criteria for applications also reflects preference to projects that affirmatively market the availability of assistance to minority populations.

### ***Categorical Allocation of CDBG Funds***

Categories set forth in each Annual Action Plan for CDBG, HOME, ESG, HSATF, and NAHTF programs. The Annual Categorical Allocations attempt to balance the need for providing jobs and suitable places to live. Funds are reserved in each category based on a percent of the total funds available for distribution to local governments.



**Distribution of Other Funds** *(See most current Annual Action Plan for specific information)*

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**A. Remaining Funds**

Funds remaining uncommitted and un-obligated from the current and prior years' allocations shall be combined with recaptured funds from prior years' grantees and distributed according to the method of distribution for redistributed funds.

**B. Reallocated Funds**

Funds reallocated by HUD shall be used in conformance with the CDBG program guidelines, unless otherwise specified by HUD.

**C. Redistributed Funds**

Funds periodically recaptured by DED from grantees include, but are not limited to: (a) unexpended CDBG funds for approved activities; and (b) disallowed expenditures of CDBG funds for unapproved or ineligible activities. Funds recaptured from prior CDBG projects will be redistributed in conformance with the Annual Action Plan.

**D. Program Income**

Program income is defined as gross income received by a state, a unit of general local government or a subrecipient of a unit of general local government that was generated from the use of CDBG funds. Program income shall be used according to the method of distribution in the Annual Action Plan.

The state may use up to 2% of the amount recaptured and reportable to HUD each year for administrative expenses under the Nebraska Community Development Block Grant (CDBG) Program, including amounts recaptured and reported to HUD from and during all open grant years.

## **MONITORING STANDARDS AND PROCEDURES**

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### **HUD Programs**

To ensure that all statutory and regulatory requirements are being met for activities with HUD funds, the Nebraska Department of Economic Development (DED) and the Department of Health and Human Services (HHSS) uses various monitoring standards and procedures.

DED and HHSS are responsible for ensuring that grantees under the CDBG, HOME and ESG programs carry out projects in accordance with both Federal and State statutory and regulatory requirements. These requirements are set forth in the grant contract executed between the State and the grantee. The State provides maximum feasible delegation of responsibility and authority to grantees under the programs. Whenever possible, deficiencies are rectified through constructive discussion, negotiation and assistance.

DED conducts two basic types of monitoring that is determined by the established “Risk Analysis” process: off-site, or “desk” monitoring, and on-site monitoring. Department staff regularly reviews each project to verify that it is proceeding in the manner set forth in the Grant Agreement in accordance with applicable laws and regulations. The “Risk Analysis” monitoring plan determines whether a project review is conducted by a “desk” monitoring or on-site monitoring. Desk monitoring is an ongoing process in which the project administrator responsible for overseeing the grantee’s project uses all available information to review the grantee’s performance in carrying out the approved project. This review process enables DED to identify problems requiring immediate attention and to schedule projects for on-site monitoring. Material used for this review includes, but is not limited to: Amendments/Extensions to the Grant Agreement; Project Status Reports, Requests for a Draw-down of Funds; and other support documents.

On-site monitoring is a structured review conducted by the project administrator at the locations where project activities are being carried out or project records are being maintained. One on-site monitoring visit is normally conducted during the course of a project, unless determined otherwise by the “Risk Analysis” process. The “Risk Analysis” components for determination of “desk” or on-site monitoring compliance review includes, but is not limited to: a) grant award amount, b) length of time since grantee monitored, c) length of time project administrator last evaluated, d) significant outstanding audit issues, e) significant outstanding compliance issues, and f) types of prior projects monitored. The review considers all available evidence of conforming to approved program, substantial progress toward program goals, compliance with laws, and continued capacity to carry out the approved program. Checklists are utilized to ensure that all issues are addressed. The number of times a project is monitored depends upon the issues that arise during the desk and on-site monitoring. In summary, DED uses the following processes and procedures for monitoring projects receiving HUD funds: evaluation on program progress, compliance monitoring, technical assistance, project status reports, monitoring technical assistance visits, special visits and continued contact with grantees by program representatives.

## **OTHER ACTIONS**

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### ***Underserved Needs***

All of the activities which will be funded under the State's Community Development Block Grant Program, HOME Investments Partnerships Program, Emergency Shelter Grant Program, Nebraska Affordable Housing Trust Fund and Nebraska Homeless Shelter Assistance Program will address obstacles to meeting underserved needs. The state will identify and respond to underserved needs as they arise from self-evaluation and citizen participation.

### ***Foster and Maintain Affordable Housing***

The Housing Development Priority of the Annual Action Plan addresses how the State will foster and maintain affordable housing. In particular Housing Strategies One, Two and Three specifically address this issue.

### ***Remove Barriers to Affordable Housing***

The Housing Development Priority of the Annual Action Plan addresses how the State attempts to remove barriers to affordable housing. Housing Strategies Two, Three and Four deal with removing barriers to affordable housing.

### ***Evaluate and Reduce Lead Based Paint Hazards***

The State is committed to reducing lead based paint hazards. DED will continue its efforts to educate CDBG and HOME recipients on the dangers of lead-based paint. Housing Strategy One Objective One specifically outlines what is being done by the State to evaluate and reduce lead based paint hazards.

### ***Reduce the Number of Poverty Level Families***

Many agencies throughout Nebraska actively pursue the elimination of poverty. The role that Consolidated Plan agencies perform in this overall endeavor is to foster and promote self-sufficiency and independence. To better empower individuals and families toward self-sufficiency and independence the following strategies will be put to work:

- Promote sustainable economic development through affordable housing and other community development activities;
- Evaluate projects, in part, on the basis of their ability to foster self-sufficiency when awarding funding for projects;
- Maintain a strong relationship with the Continuum of Care system, to enhance and promote the stabilization of homeless families and encourage transition to stable households and housing situations;
- Explore partnership opportunities with other agencies that provide a range of services and activities having a measurable and potentially major impact on the causes of poverty in their communities; and
- Enhance efforts to educate the public and interested people about available supportive services that foster self-sufficiency and independent living arrangements.

### ***Develop an Improved Institutional Structure***

DED is committed to improving institutional structures. The institutional structure for the CDBG, HOME and ESG programs is composed of DED, HHSS, local governments, nonprofit organizations and private industry. It is essential that these entities work together efficiently. The Consolidated Plan focuses on improving institutional structure in Housing Strategy One, Two, Three and Four, Objective Two and Community Development Strategy Three, Objective One. In 2005 the specific action of a Program Set-asides for leveraging with other agency resources is an improvement to the current interagency institutional structure.

#### ***Enhance Coordination Between Public and Private Housing and Social Service Agencies***

Housing Strategy One, Two, Three and Four detail how the state will enhance the coordination between public and private housing and social service agencies. For example, the Program Set-asides for leveraging with other agency resources and the Behavioral Health Reform initiative with the Department of Health and Human Services System.

#### ***Fostering Public Housing Resident Initiatives***

The State does not operate public housing units. Therefore, action in this area is not feasible. However, the State does work with local public housing agencies to the extent possible and is interested in efforts to increase residents' involvement in public management and provide them with expanded homeownership opportunities.

#### ***Assistance to Public Housing Authorities***

The State will contact PHA's identified as troubled to offer assistance. The State will partner with the HUD PHA staff for any identified needs.

## CITIZEN PARTICIPATION PLAN

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### **INTRODUCTION**

Citizen participation is an essential component of a statewide planning effort. Nebraska strongly encourages public participation in identifying community needs.

For the development of the 2005-2009 Consolidated Plan, DED utilized partnering organizations, advisory groups and a private consultant to assist with compiling public input and distributing information about HUD's formula grant programs. The following activities were conducted in an effort to provide opportunities for the general public to participate in the planning process:

Six Development Districts conducted 27 regional meetings in April and May of 2004. Two Hundred Nine (209) constituents attended the regional meetings. Each Development District published public notices and mailings to access every county in the state.

An interactive videoconference was delivered to nine sites across the state in September 2004. More than 100 constituents attended the videoconference. Approximately 3000 notices were mailed prior to the videoconference.

A designated public comment period was opened from November 15, 2005 through January 5, 2005.

In November of 2004 formal public hearings were conducted by DED at eight regional locations throughout the State. Approximately 3,000 notices were mailed prior to the public hearings. The proposed plan was available on site, as well as on the DED Website located at:

<http://crd.neded.org/> and at 16 public libraries throughout the state.

All written comments received in the November public hearings were incorporated and formally responded to by DED staff.

Meetings were held with state advisory groups overseeing housing, homelessness, community and economic development issues.

### NEBRASKA'S CITIZEN PARTICIPATION PLAN

#### ***Adoption Of The Citizen Participation Plan***

The State of Nebraska sought input for its Citizen Participation Plan using several means. The DED gave citizens and units of local government a reasonable opportunity to comment on the Plan by holding a 30-day public comment period. A news release announcing the availability of and public comment period for the Citizen Participation Plan was drafted by DED and sent to local news sources throughout the State. The news release was also circulated to local governments, housing, economic and community development organizations and other interested individuals and groups. Notice of the proposed Plan's availability was published in one newspaper of general circulation across the State. The Plan itself was available at the DED's offices and on DED's web-site at <http://crd.neded.org>. Copies of this document are available upon request from the Nebraska Department of Economic Development.

#### ***Encouragement Of And Opportunities For Public Participation***

It is the intent of the Citizen Participation Plan to state the policies that the Nebraska Department of Economic Development (DED) will undertake to encourage and ensure adequate citizen participation in the development and adoption of its Consolidated Plan, any amendments to the Consolidated Plan, and its Consolidated Annual Performance Evaluation Report (CAPER). The importance of public participation (including consultation with advisory groups) in the consolidated planning process cannot be overstated. Each year DED must update objectives and describe the state's method for distributing funds to effectively use HUD assistance. DED also must produce an annual performance report. The Department will invite citizens to participate in the development of the Consolidated Plan, substantial amendments to the Consolidated Plan, and the CAPER. The Citizen Participation Plan emphasizes the involvement by low and moderate

income persons; residents of low and moderate income areas, slums and blighted areas; individuals and organizations located where federal and state funds may be used; minorities and non-English speaking residents; and persons with disabilities.

#### ***Development Of The Consolidated Plan***

Before adopting the Consolidated Plan, DED will make available the annual amount of federal assistance it expects to receive for community development, economic development and housing. The Consolidated Plan will describe the range of activities that may be undertaken in the coming program year. The plan will estimate the amount that will benefit persons of low-and moderate-income. The plan will also describe how the activities undertaken will minimize the displacement of persons and assist any persons displaced.

#### ***Publication Of The Consolidated Plan***

The Department will publish a public notice that contains a summary of the consolidated plan in at least three newspapers that have circulation in different regions of the state. The notice will describe the contents and purpose of the consolidated plan and will also include a list of the locations where copies of the entire proposed plan may be examined. Complete copies will be distributed to 16 public libraries throughout the state, will be available at DED's office and a reasonable number will also be sent to citizens and groups upon request. Notices announcing the availability of the proposed Plan and soliciting comments will be sent to local governments, previous CDBG, HOME and ESG grantees, state legislators, other community, housing and economic development organizations, and other interested individuals and groups (Approximately 600 notices).

#### ***Public Hearings***

DED will conduct at least one public meeting for citizen input on housing and community development needs before the formation of the Proposed Consolidated Plan. DED will conduct at least three public meetings for citizen review and testimony on the Proposed Consolidated Plan. DED will publish notices for the public meetings on the Consolidated Plan in at least three newspapers that have circulation in different regions of the state. The notices will be published at least seven days prior to the meetings. The notices will include the purpose, times, and places of the public meetings as well as summarize the contents and purpose of the consolidated plan and list locations where copies of the entire Plan can be examined.

The meetings will be held at times and locations considered convenient to potential and actual beneficiaries, and will accommodate for persons with disabilities. DED will offer bilingual communications for non-English speaking residents upon advanced request, when non-English speaking individuals make up a significant percentage of the proposed or actual beneficiaries of the programs. Opinions from the public regarding the best time and date for such hearings are welcome.

#### ***Public Comments***

DED will establish a public comment period of no less than thirty (30) days to receive the views of citizens on the proposed Consolidated Plan. Official public comments will be taken orally at the public hearings or comments may be submitted in writing to the Department of Economic Development during the official public comment period. DED will consider all submitted comments in preparing the final draft of the Consolidated Plan. DED will respond to each public comment. A summary of all comments and the Department's responses will be included in the Final Consolidated Plan.

#### ***Criteria For Substantial Change***

DED reserves the right to make non-substantive changes to the Consolidated Plan without opening a public comment period. A change to the Consolidated Plan, which constitutes an amendment, or a substantial change must meet one or more of the following criteria:

Addition or deletion of a priority;  
Addition of a strategy non consistent with an existing priority; or  
Deletion of a strategy that was previously included

DED will make any proposed substantial amendments available to the public for review and comment prior to finalizing the amendment. Public notice announcing the amendment, the public comment period for the amendment and how copies of the amendment can be obtained will be published in at least one newspaper of general circulation. DED will hold a public comment period of at least thirty (30) days to receive comments on the proposed substantial amendment. All comments will be considered before finalizing the substantial amendment. A summary of all comments received and DED's response to the comments will be attached to the final substantial amendment.

#### ***Consolidated Annual Performance And Evaluation Reports***

DED will complete a CAPER for each program year covered by the Consolidated Plan. A public comment period of at least fifteen (15) days will be provided to receive comments on the preliminary draft of the report. DED will publish a public notice on the availability of the CAPER and the public comment period for the CAPER before the opening of the public comment period in at least three newspapers that have circulation in different regions of the state. Notices announcing the availability of the proposed CAPER and soliciting comments will be sent to local governments, previous CDBG, HOME and ESG grantees, state legislators, other community, housing and economic development organizations, and other interested individuals and groups (Approximately 600 notices). DED will consider any citizen comments received and a summary of the comments will be attached to the performance report.

#### ***Requirements For Local Governments***

Local governments are required to submit upon application a certification of a local citizen participation plan. The plan ensures that the units of local government are in accordance with Title 24 of the Code of Federal Regulations Part 570§486. The local participation plans should include the following provisions at a minimum:

Local governments shall conduct a minimum of two (2) public hearings to be conducted with regard to any CDBG, HOME or ESG application. One hearing shall be conducted at the initiation of any such application and a second public hearing shall be held near the completion of any such funded activities to obtain citizen input, comments or opinions with regard to such application(s) and with regard to program or project performance.

Notices of public meetings to be conducted by the local government shall be published and posted not later than six (6) days prior to such meetings. Notices for public meetings must identify each proposed project; project location, including target area boundaries, if any; proposed project activity; total project cost; and grant amount requested.

Public meetings must be held at times and places convenient for affected citizens, including persons with disabilities. Public hearings must contain bilingual communications for non-English speaking residents when they will be affected by a proposal and reasonable advanced notification is given to the local government.

***Availability To The Public***

The Consolidated Plan, substantial amendments, and CAPERs will be available to the public. These materials will be modified for individuals with disabilities upon request as needed. Copies of these documents may be obtained upon request from the Nebraska Department of Economic Development. Current program year documents will be available on the DED Community and Rural Development Division's web-site at: <http://crd.neded.org>

***Access To Records***

DED will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the State's consolidated plan and DED's use of assistance under the mandated programs (CDBG, HOME, ESG). Records will be available for the preceding five (5) years.

***Complaints***

DED will respond in writing to written citizen complaints about the Consolidated Plan, substantial amendments, or performance reports. Citizen complaints should be submitted to the Nebraska Department of Economic Development. The Department will respond to complaints within fifteen (15) working days, where practicable.



### **COMMENT PERIOD**

A formal 40-day public comment period was opened November 15, 2004 through January 5, 2005 for the Consolidated Plan including the 2005 Annual Action Plan. A news release announcing the comment period and public hearings was sent to media statewide and notices were sent to a mailing distribution of approximately 3,000 including: Advisory Groups, Bankers, Nebraska Investment Finance Authority, Nebraska Housing Developers Association members, Public Housing Authorities, Rural Development Commission, City and Village Mayors, Chairpersons, Clerks, County Clerks, Community Action Agencies, Councils of Government, Nebraska Economic Developers Association, State Senators, Congressional Delegates, State Agency Directors, and CDBG Administrators. A proposed plan was available at the public hearings and was posted on the DED website at: <http://crd.neded.org/>. A hard copy of the proposed plan was mailed to the state's official advisory groups.

In order to increase the opportunities for public comment, the proposed plan was sent to 16 libraries throughout Nebraska as listed below: Alliance Public Library (**Alliance**), Auburn Memorial Library (**Auburn**), Garfield County (**Burwell**), Central City Public Library (**Central City**), Chadron Public Library (**Chadron**), Lexington Public Library (**Lexington**), Bennett Martin Public Library (**Lincoln**), McCook Public Library (**McCook**), Jensen Memorial Library (**Minden**), Goodall City Library (**Ogallala**), W. Dale Clark Library (**Omaha**), Scottsbluff Public Library (**Scottsbluff**), Sidney Public Library (**Sidney**), Wayne Public Library (**Wayne**), Thomas County Library (**Theadford**), Valentine Public Library (**Valentine**).

### **PUBLIC HEARINGS**

Public notices were placed in the Scottsbluff Star-Herald, North Platte Telegraph, Norfolk Daily News, Lincoln Journal Star, Grand Island Independent, Kearney Daily Hub, Alliance Times-Herald, Ainsworth Star Journal, Chadron Record, and the Nebraska City News-Press.

Four public hearings, covering eight geographic areas, were conducted at the locations listed below.

|                          |   |   |
|--------------------------|---|---|
| <b>November 15, 2004</b> | <b>PUBLIC COMMENT PERIOD BEGAN<br/>Proposed Consolidated Plan Available</b> |   |
| <b>November 16, 2004</b> | Public Hearing<br>10:00 am – 12:00 pm (CT)                                  | Norfolk   |
| <b>November 18, 2004</b> | Public Hearing<br>10:00 am – 12:00 pm (CT)                                  | Kearney   |
| <b>November 19, 2004</b> | Public Hearing<br>9:00 – 11:00 am (MT)                                      | Gering  |
| <b>November 22, 2004</b> | Public Hearing<br>10:00 am – 12:00 pm (CT)<br>Videoconference               | Lincoln,<br>Ainsworth<br>Chadron<br>McCook<br>Wayne |
| <b>January 5, 2005</b>   | <b>PUBLIC COMMENT PERIOD ENDS</b>   |   |
| <b>May 15, 2005</b>      | <b>FINAL CONSOLIDATED PLAN AVAILABLE</b>                                    |   |

## SUMMARY OF PUBLIC COMMENTS

The State received 42 official comments on the 2005-2009 Consolidated Plan and the 2005 Annual Action Plan. Some comments addressed more than one priority or issue. The comments were given orally at the public hearings and in writing by letter or e-mail during the official comment period of November 15, 2004 through January 5, 2005.

The proposed plans were posted on DED's website at: [http://crd.neded.org/plans\\_reports/](http://crd.neded.org/plans_reports/).

All comments were logged in by date received. All individuals commenting, both verbal and written received a written response from DED and/or HHSS. Comments of record are available to the public at DED. A synopsis of the comments and responses follows. The States written responses are in italics and bold and are indented.

### **HOUSING DEVELOPMENT (21 Comments addressed a housing issue)**

1. Rental housing for low and moderate income senior households (age 62+) is not given adequate consideration in this action plan. There are several reasons why housing for seniors should and must have more attention and funding. Experience has demonstrated that seniors most often vacate existing dwellings and that these vacated dwellings become immediately available for younger households. The cost of this additional housing stock is minimal. When DED funds are made available for a seniors project, private sources provide about 7.5 dollars for each dollar invested by DED. This certainly is a favorable ratio for the use of these assets. In the process of developing housing for seniors, the local CHDO is building their capacity and capital for other projects in the future. Service agencies such as the Eastern Nebraska Office on Aging and others, have indicated that gathering seniors in a community makes it possible for the service agency to provide for the seniors much more efficiently, and the seniors in turn receive more and better attention. In a new construction project, a community room or building is often provided where the services referenced can be performed, and also where the social needs of the residents are well served. Experience has shown that new rental housing for seniors has most often rented up more promptly than housing for families, the turnover is less, and repair costs are more moderate. Seniors are obviously pleased with the opportunity to live with other seniors. The State of Nebraska is caring for its elderly in a high quality manner by using Trust Funds in this way. When combining Trust Funds with NIFA funding, the projects are committed to remain in the same service for 30 years. Thus, the long term utilization of the Trust Funds is assured. Providing additional money for rental housing for low to moderate income seniors will help satisfy three of the four strategies listed in 3.2: improve the stock of affordable housing; promote additional households into home ownership; and promote additional affordable rental housing. I strongly recommend that the allocation of the Nebraska Affordable Housing Trust Funds be increased by at least \$2,000,000 for the purpose of assisting the funding of projects for housing of seniors that utilize NIFA tax credits.

***Your comments on the need for affordable senior rental housing will be considered when determining the impact of senior rental housing projects on the community. The department favors a diversity of projects including senior housing as long as there is a proven and deep market that can be demonstrated will be available throughout the affordability period. It is encouraged that projects consider not limiting the tenants in a project to seniors but certainly considering the elderly as a target market for a project in order to widen the market of low-income tenants eligible to benefit from affordable housing projects.***

2. The DED CDBG, HOME, NAHTF programs have been excellent for Nebraska. I do have one comment/recommendation re use of these funds for housing projects: I believe that these funds could reach more families/individuals if they were more effectively leveraged. I would recommend that much stronger scoring emphasis be placed on the leveraging criteria. It is also important to award program administrators in terms of allowed fees based on the number of families/ individuals assisted rather than as a % of project dollars. For instance, a SFH down payment assistance award of \$300,000 should reach at least 30 families; many awards of this size are only serving 15-20 families. A \$300,000 housing rehab program could also rehab 30 or even 40 units as opposed to 12-15 units if more aggressively leveraged. Application scoring criteria and fee structure needs to provide a much stronger incentive for administrators to develop projects that more effectively leverage funds and reach more families/individuals in need of housing assistance. I recognize that in reaching the very poor, more dollars per unit (less leveraging) is necessary and some money needs to be available for this group. However, to be more productive in low-income single-family ownership and rehab we need to use a significant portion of available dollars in a more effectively leveraged manner to do more units.

***The department does place emphasis on leveraging of other resources. However, that must be balanced with serving the most needy families, which often those projects and programs for homeowner rehabilitation and homebuyer programs are not as highly leveraged due to the greater risk involved in serving lower income families for lenders. Therefore the criteria used to score applications, is not changed for the final plan. The percentage of project funds used for determination of the administration for a program is a guideline only and the department is willing to consider higher administration fees on a project by project basis. This change would be discussed and determined at the time of contract negotiations for a project. The department is interested in working with your agency on strategies for homebuyer programs to encourage lenders who are currently unwilling or unable to provide mortgage financing with NIFA and USDA-RD below market interest rate products.***

3. We commend DED staff involved in preparing, "Section 3, Housing Priority". We recognize the complexity of working to address varied housing needs throughout Nebraska while being accountable for administering programs in compliance with statutes and regulations to ensure ongoing availability of program dollars. We support DED's continued efforts to work with the Nebraska Investment Finance Authority to provide gap financing for Low Income Housing Tax Credit (LIHTC) projects while preserving the integrity and purpose of the Nebraska Affordable Housing Program and simultaneously making funds available for the development of rental units that may not "fit" the LIHTC program. We support investment in the statewide, owner-occupied rehabilitation program for physical accessibility administered through our partnership with the Assistive Technology Partnership. We also support the investment in assisting households having a member with a disability to achieve homeownership. We support DED's efforts to work with established agencies that have proven their capacity to develop housing using a variety of resources and partner with other organizations to meet individual housing needs as well as contributing to community and economic development activities. We realize the need to minimize the use of funds for capacity building activities, but caution DED to be realistic when it comes to expectations of non-profit development organizations versus the resources available to sustain adequate staff to meet those expectations. Additionally, we encourage you to maintain some flexibility with the availability of capacity building funds in all regions so that as gaps are identified the delivery of housing development programs there is some support available for an organization that can show the capacity to address those gaps if provided

some operating support to do so. We also encourage DED to require homebuyer education to be delivered with all homebuyer programs that meets the requirements of REACH. The Readiness Education Awareness Collaborative for Homebuyers and Homeowners has worked together for more than seven years and have developed uniform standards and a statewide education delivery system that is strengthened through the support of organizations such as yours.

***On behalf of DED we thank you for your support of the 2005 Annual Action Plan Housing Priority. The work of NHDA and NHDA's members is an important consideration that the department makes in the allocation of capacity building for housing development for non-profit organizations. The availability of capacity building as an eligible activity for competitive applications for organizations that are not currently partnering with the agency on a capacity building project is made on an Investment Zone basis, because the department has a responsibility to have a reasonable expectation of housing resource availability that will be adequate for new capacity building organizations without being a detriment to current capacity building organizations that have already received a substantial investment and commitment of resources. The gap of services in any given area must be substantial for the department to make this available in any investment zone. In the 2005 program year this gap is recognized in the North Central region only. This is not because there are not quality, interested non-profits in the capacity building funds. Instead the department is hopeful that those organizations can be successful in obtaining project financing that then can be negotiated to include adequate administration and developer fees to assist the organization in continued affordable housing activities. The department supports homebuyer education in accordance with homebuyer activities. We continue to not require REACH approved training in all Nebraska Affordable Housing Program funded homebuyer projects. This is due to a concern of the department that if this were required it may inadvertently result in interested homebuyers not having the ability to purchase a home due to unavailability or cost of homebuyer education in the community in which they are interested in buying a home. We will continue to partner with REACH to work on ways to have those services available statewide and accessible to all potential customers.***

4. My comments relate primarily to Section Three Housing Priority. Strategy One - Objective #2 - I support the preservation of existing housing stock. The targeting of \$5,000,000 should allow \$25,000 per household to provide assistance to the 200 owner households, which should be adequate to cover rehabilitation as well as address lead-based paint issues. Strategy Two-Objective #1- It is my interpretation that \$2,000,000 is targeted to assist 300 LMI households. This is an average of only \$6,600 per household. The \$6,600 is not sufficient to assist LMI households in purchasing a home. There would be a need for assistance of at least \$20,000 to \$25,000 to make it affordable for the construction of a new home that is between \$100,000 to \$120,000. Strategy Three - Objective #1- Performance Measurement: I am glad to see this reservation, however, I do not feel that this is sufficient funds to package with the LIHTC program. The potential of projects in other populated locations in the State is limited since this is a reservation for only one project per investment zone reservation of \$2,700,000 that would be available throughout the State and allow more projects to capitalize on the Low Income Housing Tax Credit program to produce more affordable rental units. Strategy Three, Objective #1 Performance Measurement : \$2,000,000 invested in rental assistance for adults with serious mental illness. I appreciate the concern to assist persons with serious mental illness, but I don't believe that the reservation of the Nebraska Affordable Housing Trust Funds is the appropriate source of funding. The HOME funds would be better utilized for the rental assistance. Objective #1 - Performance Measurement: From my experience, this is the minimum set aside of funds and

I would suggest increasing this amount to at least \$400,000. Lastly, I would like to comment on the Zone set-asides that are included in the Investment Zone Allocations. According to Section 3-22, there is \$2,828,800 of set asides indicated to various agencies and communities for purchase/rehab, down payment assistance, owner occupied rehab and capacity building. How were these set asides determined? Was there an application that a community or agency needed to complete to be considered for a set aside? I feel that this is sending a negative message to rural communities. There are many communities who are very active in housing in their community and are not receiving a set aside of funds. There needs to be more community awareness of programs and if individual community can apply for a set aside instead of the usual application process. It appears that the only competitive application in housing activities is for the development of affordable rental housing.

*Regarding your input on the performance targets in the plan, we appreciate your perspective on actual costs and needs. The targets provided are optimistic and consider resources in addition to NDED funds as available to assist in proposed projects and the subsequent leveraging will- assist the department in meeting those targets. The amount available for the HOME LIHTC set-aside is based on previous years' demand and a percentage of all funds available to the Nebraska Affordable Housing Program. Therefore, if total resources in the NAHP increase the set-aside will also increase to meet those gap financing needs you indicate. The USDA-RD set-aside will remain at \$300,000 for the 2005 program year. The annual action plan allows for carryover of USDA-RD set-aside funds from previous years that may result in more than \$300,000 of total funds available in the 2005 program year.*

*Regarding your comments on the most appropriate funding source for rental assistance for adults with serious mental illness, NDED has determined to use HOME as the primary resource for tenant-based rental assistance to adults with serious mental illness. The final action plan includes HOME tenant-based rental assistance (TBRA) to serve adults with serious mental illness that are actively participating in a self-sufficiency program that is detailed in an Individual Service Plan that includes appropriate community-based services and managed by their behavioral health provider. The department may use NAHTF as a starter resource until the appropriate administrative steps can be taken to use HOME for this purpose. In addition, the department will designate a portion of the NAHTF to serve as the required HOME 25% match to the HOME TBRA. The actual geographic distribution of this program is highly dependent on willing and able resource providers to provide the needed community-based behavioral health services in rural areas.*

*To answer your questions on set-asides, as is stated on page 3-20 on the proposed annual action plan "Eligible Investment Zone set-asides are (1) years 1, 2, and 3 of Non-profit Capacity Building, (2) ongoing regional owner-occupied rehabilitation programs and (3) ongoing CHDO development projects such as purchase rehabilitate resell programs and/or new housing construction for homeownership programs that meet the criteria of the related competitive application." All zone set-asides are ongoing from a program that was successful in a previous year's competitive application program and is showing sufficient progress toward meeting results-oriented contract requirements. Thus, there is no application for a set-aside, instead the application is for competitive funds that then can result in subsequent year set-asides. The intention is to instead send a positive message to communities that positive program results and continued demonstrated need can be adequate to secure more*

***NAHP funds. It is preferable for local resources to be directed toward working with the department on identifying areas to improve an established program that demonstrates a continued need rather than grant application preparation. To address some of your concerns in this area, the department does limit these set-asides to allow for adequate resources in an Investment Zone application cycle to provide incentive for quality, new projects as well. Competitive applications are available in owner-occupied rehabilitation, homebuyer programs, rental projects and non-profit capacity building depending on the investment zone.***

***Two comments addressed the following concerns:***

5. & 6 Omaha objects to the proposed maximum fund amount of \$703,230 as shown on Section 3, Page 21 of the Nebraska Annual Action Plan 2005. Omaha is a metropolitan area that has unique needs, differing from the needs of the remainder of the Northwest Zone, and warrants a specific allocation of and an equitable share of Nebraska Affordable Housing Trust Fund and federal HOME Program funds. We believe an equitable share of the NAHTF funds is \$1,017,600 and an equitable share of HOME funds is \$225,627. This impartial distribution of Nebraska Affordable Housing Program funds is based upon the 22.8 percent of the State represented by citizens of Omaha. I understand that there may be some changes from the NAHTF and HOME estimated allocation levels as currently listed in the 2005 Action Plan that may reduce these amounts. However, regardless of the actual fund levels, Omaha is entitled to be treated fairly and allocated a 22.8 percent share of the funds. Secondly, Omaha objects to the arbitrary and bureaucratic rules governing the use of NAHTF funds. This is a flexible source of funds and individual communities should be allowed to use the funds in a manner that best meets the housing needs of its citizens. A specific example of this is the great need in the Omaha lead superfund area for lead-based paint hazard removal. Many of Omaha's poorest and youngest citizens face the double hazard of exposure to lead-based paint and soil contamination, condemning them to a lifetime of health and behavioral problems and limited opportunities. The rehabilitation and energy regulations that DED requires for the use of NAHTF funds greatly limits the numbers of families assisted and does not allow us to expeditiously and effectively address this health disaster. Allow us to operate our effective lead-based paint hazard removal program without impediments. (As an aside, flexibility could be maintained within the NAHTF program if only the amount needed to meet the 25% HOME program match faced restrictive rules. I suggest that HOME program projects be funded with \$3 of HOME money and \$1 of NAHTF money which would address the match problems that DED believes some communities have.)

***In response to your public input, I would like to first address your concern about allocation of resources. You are correct in that, the proposed maximum allocation to Omaha from the Northeast Nebraska housing zone is \$703,230. However, Omaha on a statewide competitive basis can also access an additional \$4,200,000 for priority housing projects in Omaha (\$2,000,000 Behavior Health Set Aside, \$400,000 Special Needs Set Aside, \$1,800,000 Low Income Tax Credit Set Aside). The \$703,230 zone set aside, the direct allocation of HOME and CDBG funds from HUD to Omaha \$8,333,061, plus the access to an additional \$4.2 million, gives the City of Omaha a substantial pool of resources to address its housing priorities.***

***Second, I appreciate your concern about the Nebraska Affordable Housing Trust Funds lack of flexibility. Currently, DED requires applicants for Trust Fund dollars to conduct an environmental assessment, provide rent figures for the proposed projects, and make certain all rehabilitated homes meet local housing codes. While none of these requirements are spelled out in Statute, they are designed to offer some general***

*protections to the state and our grantees. The environmental assessment allows us to identify possible pitfalls before they occur. Similarly, we require developers to submit their proposed rent figures in advance so we can assure that Trust Fund dollars are being used to subsidize a funding gap and the units will be at a reasonable affordable rent over the long period of time. Finally, DED requires that all rehabilitated homes meet DED housing standards or local building codes. It is important that the assisted home does not still need NAHTF assistance for rehabilitation, such as a new roof or furnace, after completion. This would also apply to a lead hazard control program, such as you are suggesting for Omaha.*

7. I commend staff of the Department of Economic Development (DED) involved in preparing the Section 3 Housing Priorities. Panhandle Community Services (PCS) recognizes the complexity of addressing the variety of housing needs throughout Nebraska while complying with regulations of the funding sources. *The PCS Board requests that DED revise the plan to provide the opportunity to apply for capacity-building funds to all non-profit organizations, statewide. The PCS Board requests that DED revise the plan to be more fair and equitable to the Western Investment Zone. The PCS Board requests that the DED Plan allow for a more competitive process for these funds. The PCS Board requests that DED reconsider the distribution of the HOME funds to reduce funding of tax credit programs that will benefit only larger (primarily eastern Nebraska) projects. The PCS Board requests that the Plan indicate how these funds will be reallocated in the event no project is selected so that the funds can be utilized rather than remain in reserve. The PCS Board of Directors believes allocation of funding should be fair in all Investment Zones.*

*Your comments during the formation of the plan are appreciated. The Western Investment Zone has \$1,041,212 available for allocation during the competitive application cycle with applications due March 28, 2004. This amount does not include the zone set-aside funds indicated in the plan. This is explained on page 3-21 of the proposed annual action plan in the table "Amount available in the competitive zone application cycle for the 2005 Program Year with all Set-asides removed."*

*Capacity Building for housing development for non-profits is not an eligible activity in the competitive application cycle for the Western Investment Zone as you stated. However, there is not an amount of funds designated for that activity that was then identified for only the Central Investment Zone. Instead, funds were not made available for this activity for two reasons (1) the department can not ensure that housing resource availability will be adequate for new capacity building organizations in the Western Investment Zone to be sustainable without being a detriment to current capacity building organizations that have already received a substantial investment and commitment of resources and (2) the department did not identify a gap in the Western Investment Zone, including the region you serve, for a non-profit organization to provide and develop affordable housing. We understand the frustration of Panhandle Community Services in attempting to access these resources in previous years, but in not being successful in receiving a department investment. It is our hope that you continue to have interest in the development of affordable housing projects in your area. We also look forward to partnering with you on projects that include adequate administration and developer fees to allow for the continued involvement of PCS in affordable housing.*

8. Consolidated Plan, Strategy Two - Promote additional homeownership - I agree this is a valuable strategy and one that should be continued, however, I believe that too much emphasis has

been placed on this in the plan. My fear is that the plan makes this a high priority when there are probably higher priorities that need to be addressed. The same concerns exist for Strategy One, Objectives 1 and 2 and Strategy Two of the Nebraska Annual Action Plan. You are putting tremendous resources to a very soft market. Strategy Three – Promote additional affordable rental housing – I feel you have done a good job, especially requiring the market be there. I think we have markets that are overbuilt and others that have tremendous needs. Unfortunately, the line is pretty thin sometimes as to where the need really is. This should be determined with the assistance of other resource providers such as NIFA, Rural Development, HUD and Midwest Housing Equity Group. Sometimes there are many factors into looking at a market that are overlooked by others.

Annual Action Plan, Strategy Three, Objective 1 – There are a host of issues when utilizing the Nebraska Trust Funds for rental assistance. These comments would be consistent throughout the Plan. Is the use of Trust funds the best use of this valuable resource, especially when the HOME program already has a rental assistance program within it and providing rental assistance to the chronically mental ill is an eligible activity. Why waste such a valuable, less restrictive resource, like the trust funds when HOME is available? I am concerned that the American with Disabilities Act may have some issues with designating the mentally ill as the only disability with rental assistance. DED has not demonstrated that they can efficiently run the current housing programs with their current staff and the burden of rental assistance program would be more than the current staff could administer.

In general the Nebraska Trust Fund was never intended to be as restrictive as the federal programs, such as HOME, yet DED has taken the liberty to put the same HOME program restrictions to the allocation of Trust Fund money. We suggest that the HOME requirements be dropped from the Trust Fund and let the Trust Fund be utilized for what it was originally designed for. Second, the timing issue on both HOME and Trust has gotten out of hand. I work in 5 other states and this timing issue is not an issue in any one of these states. I would suggest DED take a long, hard look at what other surrounding states are doing. It is disheartening to see good Nebraska developers leave this state to go to surrounding states. Lastly, I agree to continue to utilize the HOME and Trust Funds for non-profit entities. However, a further evaluation needs to be completed at the housing of some of these entities, especially certain CHDO's. Money is continually funneled to some of these organizations yet their housing portfolio is some of the worst I have ever seen. Some tighter constraints are needed to force quality developments and further maintenance of such if additional monies are to be received.

The department continues to favor homeownership as the ideal affordable housing option. In response to your concerns and others, the proposed and final 2005 annual action plan does not include "homeownership is a priority" as an Investor Organization Given in the Housing section of the plan, as it was included there in previous years.

In response to your comments about local market for projects and discussing with other organizations, this not specifically an Annual Action Plan item, however your comments will be considered as the DED review of projects is done.

***Regarding your comments on the most appropriate funding source for rental assistance for adults with serious mental illness, DED has determined to use HOME as the primary resource for tenant-based rental assistance to adults with serious mental illness. The final action plan includes HOME tenant-based rental assistance (TBRA) to serve adults with serious mental illness that are actively participating in a self-sufficiency program that is detailed in an Individual Service Plan that includes appropriate community-based services and managed by their behavioral health***



*provider. The department may use NAHTF as a starter resource until the appropriate administrative steps can be taken to use HOME for this purpose. In addition, the department will designate a portion of the NAHTF to serve as the required HOME 25% match to the HOME TBRA. In regard to your American with Disabilities Act concerns, these will be considered as the rental assistance program continues to be designed. DED is confident that the ADA was not intended to restrict the agency's ability to serve a specific group of individuals as a component of a comprehensive service package that is designed for the specific group. Finally, best efforts will be made to ensure the housing programs continue to be provided in an efficient and effective manner by partnering in the most optimum ways with the Department of Health and Human Services and public housing authorities to administer the rental assistance program.*

*Regarding your comments about developers and the NAHTF, I assume this is referring to the use of NAHTF in Low-income Housing Tax Credit projects. The 2005 annual action plan identifies HOME funds as the leveraging resource for this program; therefore any NAHTF difficulties should no longer be a concern. The department and NIFA are working together to polish the 2005 HOME LIHTC set-aside application process to address timing and other issues you have identified. These areas of concern are not directly components of the Annual Action plan but instead DED administration requirements*

*Your comments on the tax credit application process will be considered as a single application review and consideration process is finalized by DED and NIFA for the HOME LIHTC set-aside. The highest score will be considered, but only after the department is confident that the scoring process adequately identifies the applications that meet the department's criteria for a quality project. DED disagrees with your implication that the Regional Housing Specialists cannot be objective or critical of a project. Often the regional housing specialist has the most staff ownership in the success of the project and the most to lose if a mediocre or somewhat faulty development proposal is awarded and results in intervention needed later in the project's life.*

9. I fully support Housing Strategy Three and believe it is critical in many areas of Nebraska. The concern I have is that certain areas of the state have a substantial need for more affordable rental projects, but my understanding is that the amount set-aside for these was deducted from the total pool of housing funds before the regional allocations were made. It might be interesting to see what the actual distribution of these funds by investment zone has been over the last several years. Also, as we look ahead, realistically, those areas losing population will not be seeking to build affordable rental projects like those areas growing in population.

I realize that you do not know what projects are going to be submitted prior to the action planning time so you cannot set-aside rental project funds in advance. However, I thought if an analysis of prior usage (or even a consideration of diminishing population) shows these funds heavily focused in certain areas then perhaps this may impact how you look at the distribution process. For example, if Strategy 3 is consistently more utilized in certain zones, then the set-aside for these would not come "off the top" so to speak, and could even be adjusted for the year following the year in which the rental project was developed. (A project funded in 2005 would affect the 2006 allocation.) This would allow a more appropriate balance for those areas that may not utilize these funds often, and give them more housing dollars to use for their more realistic strategies, such as owner-occupied rehab and down-payment assistance.

*In response to your comments, the policy of geographic distribution of funds is stated on page 3-10 of the proposed plan that states “Your Investor Organization Gives: There must always be attention to geographic and regional variation in distribution of funds.” The HOME LIHTC set-aside does include an award strategy of financing the top ranking project from each NDED Investment Zone first, rather than top ranked project down the rankings until all funds are distributed. The department has determined overall that the resources leveraged with Making Homes Accessible, the Low-income Housing Tax Credit, and USDA Rural Development programs for example are needed in the state and it is not worth losing any of these resources for the sole reason that most or all projects occur in one part of the state. Instead, the department will continue to make efforts to encourage quality projects from less-served regions of the state for those resources. It is our intention that the program set-aside resource leveraging does not take away from the local needs assessment and the availability of resources proportionally for owner-occupied rehabilitation and homebuyer programs. Instead it expands the resources available to all regions for these leveraged programs that do not include a regional distribution strategy that parallels the Nebraska Affordable Housing Program.*

10. Core Product Assumptions for all Investment Zones & Set-asides: Thank you for broadening the list of homebuyer assistance products used by local lenders and housing agencies that indicate the demand and need for homebuyer assistance in the area.

**The department recognizes the variation in homebuyer assistance products available and the need for the Nebraska Affordable Housing Program to remain fluid to allow for leveraging with most, if not all, of these resources. The specific product and its components can provide some needed information for the department in evaluating the need for the type, scope and method of distribution of a homebuyer assistance program in a community.**

11. High Plains CDC would like to thank the Department of Economic Development for continuously providing teleconference service to Chadron so that those in the northwest part of the state can attend more easily. High Plains Board and staff are also very pleased that the Department has set-aside funds for High Plains to continue to develop affordable housing in the northwest region. DED also needs to be commended for the thoroughness of the Proposed 2005 Annual Action Plan and the 2005-2009 Proposed Consolidated Plan. Both plans are well thought, well written and show the commitment of the Department and its' staff to serve the entire state, both rural and urban, and to recognize the variety of housing needs across our state.

Although it is recognized that many of the housing organizations that are currently receiving Capacity Building Funds are located in the areas that are excluded from applying under the proposed 2005 Plan, we would prefer to not see any geographic exclusion. It appears that the exclusion should be based on another criteria rather than geography. This exclusion criterion could be for organizations that currently have capacity building funds.

Although we agree with the reasoning for the Set-Aside for Native Housing Initiatives, we would like to see this not be exclusive for the five headquartered tribes in Nebraska. High Plains wishes to go on record opposing the Housing and Homeless Commission's recommendation to the Department of Economic Development that only the headquartered tribes would be included in such set-asides.

For the purpose of serving the entire state and so that all Nebraskans have equal access to funding sources, we would be opposed to NIFA receiving Nebraska Affordable Housing Trust Funds (NAHTF) for gap financing of their projects. Since the creation of the Trust Fund, various entities have wanted to pull it in various ways to meet their own needs. The Fund was created to help serve the affordable housing needs of the ENTIRE state. Even portions of the Fund should never be used to benefit projects that are primarily centered because of their very nature in one geographic area of Nebraska.

*In regard to your comments, first, we thank you for your support of the 2005 Annual Action Plan. The geographic exclusion of Non-profit capacity building is directly related to the fact that resources are allocated by investment zone. The availability of capacity building as an eligible activity for competitive applications for organizations that are not currently partnering with the agency on a capacity building project is made on an Investment Zone basis. This is because the department has a responsibility to have a reasonable expectation of housing resource availability that will be adequate for new capacity building organizations without being a detriment to current capacity building organizations that have already received a substantial investment and commitment of resources. The gap of services in any given area must be substantial for the department to make this available in any investment zone; in the 2005 program year this gap is recognized in the North Central region only. This is not because there are not quality, interested non-profits in the capacity building funds. Instead the department is hopeful that those organizations can be successful in obtaining project financing that then can be negotiated to include adequate administration and developer fees to assist the organization in continued affordable housing activities.*

*The non-profit capacity building funds for organizations focusing on services to Native Americans is limited to the four identified non-profits largely due to discussions with the Nebraska Commission on Indian Affairs. The NCIA also receives capacity building funds that, in part, are to assist the department in continuing to evaluate need in this area. Your comments and concerns will be shared with the NCIA.*

*The funding source that is identified for leverage with LIHTC projects is HOME funds and not Nebraska Affordable Housing Trust Funds. If NAHTF is identified to leverage with LIHTC at a future date, the department will consider providing NAHTF to other programs as well if it is determined that this is necessary to achieve geographic distribution of the fund.*

12. The funding, which is granted to the Investment Zones, for housing rehabilitation, requires lead based paint evaluations. The initial outlay for the x-ray fluorescence analyzer (XRF) is close to \$18,000 with daily operational expenses at about \$16 per day (annualized at \$5840 per year) over and above the initial outlay. The Investment Zones cover all of these costs through CDBG funds including personnel, equipment, and associated fees. The Investment Zones bear no economic risk as a result of taking on the lead evaluation work. Consultants on the other hand must take the economical risk prior to obtaining this work and expend all of the start up costs and associated fees with no guarantee of work. By virtue of the freedom given the Investment Zones, they control nearly a monopoly of the XRF related consulting work in Nebraska. The NDED should place controls on the Investment Zones by requiring independent evaluations of all lead work to be bid to private companies.

The NDED allocates funds to respond to emergency disasters such as the Hallam tornado relief work. Lead-based paint risk evaluation was not required in all past funding. The NDED should

require all remodeling and other repair work associated with disaster relief to include lead safe work practices, lead assessment work, and cleaning if lead dust remains on site following repair work.

NDED funds enable housing repair where many different indoor hazards may be impacted. NDED directives to the Investment Zones should require that all work managed by the Investment Zones follow NE Department of Health regulations relative to lead and asbestos. In addition, NDED should mandate that Investment Zones evaluate moisture intrusion, mold hazards, and radon to protect residents. This means that evaluations of the hazards must be done prior to developing work plans.

***The department will take under consideration your comments and concerns about lead and other environmental hazards in the home for the administration manual and administration policy revisions in July 2005. For your information, the department continues to discuss procurement requirements for Development Districts, appropriate policies for emergency disaster projects and addressing health risks beyond lead hazards in the rehabilitation of homes.***

13. I'd like to recognize the Nebraska Department of Economic Development, Division of Community and Rural Development, for its ongoing support of initiatives directed towards the housing needs of Nebraskans with disabilities. The Homeownership Opportunity Program and the Department's ongoing investment will eventually establish a powerful resource to assist families in achieving their goal of homeownership.

The Department of Economic Development, Division of Community and Rural Development, has been supportive of "visitable" design features as part of their award process. I would like to see this standard become a requirement when public funds are used to build new housing. This is happening elsewhere in the country as states and cities look to make an investment in design that will save money in the future.

I'd also like to comment on the \$2,000,000 rental assistance set aside for adults with severe mental illness. I ask that consideration be given to eliminating the categorical restriction (after the legislated time period) or that some part of HOME funds that are mentioned as possibly to be used for Tenant-based Rental Assistance be set aside or targeted for use by other people with disabilities, not fitting into the currently restrictive legislated category, as a bridge subsidy while on a Section 8 waiting list.

The collaborative effort between DED, NIFA, HUD and Rural Development on the website list of publicly funded affordable housing is commendable. I'd like to see that move a step further with a real time listing of available affordable housing that links to available community support services. Such a tool could build off your existing collaboration and be used by service providers to identify available affordable rental units, their proximity to local services, and landlords willing to take tenant-based rental assistance. Such a tool could be invaluable in identifying and matching available units for those who are homeless, at-risk, or require special accommodations, especially for those who will fall under the Tenant Based Rental Assistance program for persons with severe mental illness. Socialserve.com provides a real time listing service and has offered to develop one for Nebraska at a cost between \$18,000-25,000. Ongoing cost of operation is projected to be 10-25% less than the development cost.

***Thank you for support of the 2005 Annual Action Plan. The department does not require but tries to achieve visitability where feasible in all new construction projects.***

***Regarding the rental assistance, the department has identified that although \$2,000,000 is a substantial portion of the Nebraska Affordable Housing Program, it is a small portion of funds to assist with rental assistance in a given year. The need for rental assistance for adults with serious mental illness was identified through several planning efforts and the behavioral health reform initiative over the last couple of years. For future planning, the department is open to discussion for making funds available to people with other disabilities that would include an intensive housing needs planning process that includes analysis of other resources available with the service package for a disability group that may affect the need for rental assistance. The Nebraska legislature clearly demonstrated the desire for funds specifically for adults with serious mental illness through the revision of the Affordable Housing Act. NDED is willing to discuss with you and other partners the opportunity for further meeting the needs of Nebraskans through use of the Socialserve.com product you refer to in your letter.***

14. Therefore, SENCA is submitting this letter in support of the Capacity Building funds set-aside in the Southeast Region. These funds will allow for an increase in both involvement with and production of affordable housing. Capacity Building funds will provide the opportunity for a full-time staff member devoted solely to housing development. Accessing housing training and working to increase the production of affordable housing will benefit the Southeast Region immensely.

***Thank you for your comments to support the 2005 Housing and Community Development Annual Action Plan and specifically resources for your organization to build capacity to develop affordable housing in Southeast Nebraska.***

15. Nebraska's aging population is of great economic importance to the small and medium sized communities in the State. They have been and will continue to be part of the "good life" of our area. Quality senior living for both needy and affluent seniors must be promoted in our rural areas. This provides jobs and retains jobs while keeping the wealth at home for communities. We have seen many of our residents leave the area to pursue living with no yard work, cleaning, or shoveling. They will move to a larger town to access those needs taking with them whatever wealth they enjoy. Our small town needs have to be included in the policies of DED for funding any of the needs associated with purchase, renovation, construction or refinancing. All options need to be available.

***Thank you for comment to support the 2005 Housing and Community Development Annual Action Plan Housing Priority and specifically the need for affordable rental housing for the elderly.***

16. In Nebraska City, a number of neighbors and other citizens have been attempting to work with the developer of a proposed CROWN project to scatter the proposed houses around the City, rather than clustering them in one area. We even located 17 sites around the City that would accommodate over 30 houses. Our City Council passed a resolution (No. 2243) supporting the concept of using the scattered site concept for this type of housing. In my opinion, using vacant lots that already have the infrastructure in place for these houses makes the most sense. I realize that this concept is not as convenient for the developer, but it is better for the City and the renters, it reduces/eliminates neighborhood resistance and is the most economical overall. It might be necessary for the NAHTF to offer some incentives to the developers to utilize vacant lots. Overall, the cost should be less since the infrastructure is already in place.

***Your comments on the need to maximize the use of vacant infill lots for new rental housing development in communities are appreciated. The department relies heavily on the project applicant to identify the optimum site for a project, but we do conduct a site review and approval for new affordable rental housing and will keep your recommendations under consideration.***

17. Rather than allocate the very flexible resources of the AHTF, we suggest that other permanent, but more appropriate, sources be identified and used for a rental assistance program for those with serious mental illness. For example, a preference for a specific category of individuals with disabilities (e.g., persons with chronic mental illness) as outlined in 24 CFR 92.209 could be provided for in the Action Plan and HOME funds utilized for a rental assistance program, serving individuals with serious mental illness. Additionally, as an alternative to "tenant-based" rental assistance, we believe the final Action Plan should provide for "project-based" or "sponsor-based" rental assistance as well. This could easily be modeled after HUD's Shelter Plus Care Program that provides for various types of rental assistance, providing more housing choices for persons with serious mental illness.

Qualified Recipients (Section 3-16). As currently drafted, the proposed Action Plan does not permit "for-profit" entities working in conjunction with other qualified recipients to access AHTF moneys. We recommend that such for-profit entities (e.g., those which "partner" with non-profit entities) be eligible recipients as further outlined in the Nebraska Affordable Housing Act.

Investment Zone Priorities and Set-Asides (Section 3-24 and 25). The Investment Zone priorities and set-asides appear incongruous with efficient program administration and resource utilization. For example, in the Central Zone, priority is given to projects in which tenant education classes are "required;" in the Western Zone, priority is given to projects where tenant education is simply "offered." There is no distinction between the Zones justifying this difference. Zone set asides are also detrimental to efficient program management. Answers to questions such as, "How were the agencies and amounts determined for the specific zone set-asides? What is the process to request a set-aside and who is eligible for a set-aside? Why are the set-asides within the zones only limited to capacity building, owner-occupied rehab, or purchase/rehab/resale programs and not available to rental projects?" are not apparent in the proposed Action Plan. Zone priorities also appear to conflict with the review criteria in the proposed Action Plan.

NIFA supports the intentions behind the NDED effort to establish an LIHTC set-aside of \$1,800,000 as set forth in the proposed Action Plan (Section 3-31). However, we believe the following should be considered. In the proposed Action Plan, Lincoln and Omaha projects would be required to include housing for persons with special needs. We believe Lincoln and Omaha have highly qualified community development and planning staff that should be allowed to evaluate the type of housing most needed in their communities. We suggest, if anything, that a priority for special needs housing in Lincoln and Omaha would be more appropriate.

We appreciate the attempt to harmonize the NDED and NIFA application processes, particularly with respect to the timelines of each. However, the time from application to release of funds for the NDED funds remains long (approximately 10 months). We recommend that this timeline be significantly shortened to no more than 90 days.

Citizens Housing Advisory Committee. We recommend that the final Action Plan provide for the creation and continuation of a Citizens Housing Advisory Committee. The Committee could meet quarterly to provide input and recommendations to NDED and NIFA regarding the targeting of resources, application/allocation management, construction management, and compliance

reporting. We believe this committee should be made up of active housing advocates, including for-profit and non-profit users of our programs. An alternative to creating a new committee would be to restructure the Nebraska Commission on Housing and Homelessness to broaden its role and responsibility to independently survey user satisfaction and suggest meaningful performance goals. We recommend that the final Action Plan provide NDED with flexibility with respect to the timing and dates of their application process.

*Regarding your comments on the most appropriate funding source for rental assistance for adults with serious mental illness, NDED has determined to use HOME as the primary resource for tenant-based rental assistance to adults with serious mental illness. The final action plan includes HOME tenant-based rental assistance (TBRA) to serve adults with serious mental illness that are actively participating in a self-sufficiency program that is detailed in an Individual Service Plan that includes appropriate community-based services and managed by their behavioral health provider. The department may use NAHTF as a starter resource until the appropriate administrative steps can be taken to use HOME for this purpose. In addition, the department will designate a portion of the NAHTF to serve as the required HOME 25% match to the HOME TBRA. There is not currently a plan for the department to provide project-based rental assistance for projects that serve adults with serious mental illness. This is not an eligible activity of the HOME program and the department has determined that the NAHTF resource should be limited to tenant-based rental assistance as well.*

*The issue of for-profit entity ineligibility for NAHTF resources cannot be addressed in the annual action plan at this time. Change would be required of the NAHTF rules and regulations and the administration manual. Your comments will be considered when the department undergoes review and revisions of those items. For-profit entities are identified as ineligible for HOME funds, as well, however this is a department policy only. Your comment did not include a request for HOME funds to be available to for-profit entities directly, however, the department is considering this change for the 2006 program year (2007 application funding) for the HOME LIHTC set-aside.*

*The investment zone priorities and set-asides remain unchanged from the proposed plan. Regarding your comment on tenant education needs for the Central Investment Zone, the data provided in the 2005 Housing and Community Development housing needs assessment information on the amount of resources tenants expend for energy costs, substandard housing that is being rented and vacancy issues in the central zone do set it apart somewhat than the other zones. This does not imply that tenant education is not valued in other investment zones, however, it was not selected as a priority consideration for the Western, Northeast, and Southeast investment zones.*

*The department has found that zone set-asides have increased efficiency in proving programs to the customers identified. All zone set-aside projects were successful in a competitive application cycle in a previous year and the 2005 zone set-aside is a continuation of a successful program. The Outcome Framework process of accountability has given the department the information needed from these programs to ensure that only quality, successful programs are continued. The set-asides are limited to owner-occupied rehabilitation, purchase/rehabilitate/resale, and in-fill new construction programs as these are ongoing programs that are generally regional in nature. Projects such as both owner- and tenant-occupied new construction often require analysis of zoning, utilities, site assessment and other considerations that are*

*best suited to an application review. Also, the design of one project to the next varies too widely to base a decision on a previously successful application. For future action planning the department is open to considering ways that the application preparation process for similar projects can be simplified.*

*The department does not believe that a third-party market study is required to document a proven and deep market in the Western zone or any of the other zones. For example, most areas of the state can demonstrate a “proven and deep market” for owner-occupied rehabilitation programs without a third-party market study.*

*The department will change the 2005 Annual Action Plan in accordance with your recommendations, to include all eligible rental projects, including those in Lincoln and Omaha, for the HOME LIHTC set-aside. There does remain a priority for special needs housing in that not the entire project needs to be designated for a special needs group, but that at least one unit (and ideally more) is affordable to a person at 30% of the area median income without rental assistance, is accessible and potentially available to be master-leased by an appropriate service provider or some variation on this concept.*

*The Nebraska Commission on Housing and Homelessness is an advisory group comprised of citizens that meets quarterly and is the Governor-appointed Affordable Housing Trust Fund advisory committee. The NCHH is also recognized as the advisory group for the HOME program. In addition the CDBG advisory committee reviews issues related to the CDBG housing funds. Finally, the department has an Economic Development Commission that provides general direction for the agency. At this time, NDED determines that an additional advisory group is not necessary. The NCHH meetings are public and the subsequent committees are open to any interested parties. Citizens wishing to review and advise on the areas you mentioned should attend NCHH meetings, apply to the NCHH or inquire about committee participation.*

*The method of distribution requirements of the federal resources managed by NDED does not allow for the department to have flexibility in timing, dates and processes beyond what is outlined in the Annual Action Plan. The department has the flexibility to announce throughout the program year additional application and award cycles as necessary if funds are recaptured. We continue to work on improved application processes in cooperation with NIFA, USDA-RD, HUD and other agencies that work within the confines of those programs while reducing unnecessary duplication.*

*Agencies receiving and that have received NAHTF capacity building funds have demonstrated tremendous results since the beginning of those projects. Every contract, not just capacity building, includes a Target Plan, quarterly updates on progress and subsequent results-oriented analysis. Unfortunately, it is the lack of available affordable housing resources that is now limiting many of these non-profit capacity building organizations from building capacity even further. This is also the reason why DED has determined to make capacity building for non-profit housing developers available in only the North Central region of the state in 2005. There are additional non-profit housing developers in other areas of the state that are interested, but not able to partner with DED in a capacity building project, because the department can not ensure that housing resource availability will be adequate for those organizations to be sustainable without being a detriment to current capacity building organizations.*



18. I want to express my sincere gratitude in thanking all the staff in the Community and Rural Development Division for their helpful assistance throughout the year. What I want to comment is the Northeast Zone Priorities under the Homebuyer Program on Section 3-41. I would like to see that new construction resulting in homeownership be a priority for this Zone. From the individuals, developers and organizations that we have talked to and contacted, there is a large unmet demand for new homes for the low-income families at the affordable level. As a matter of fact, Strategy Two of the DED housing Priority is “to promote additional households into homeownership by expanding affordable homeownership opportunities”. “300 low-income homebuyers will be targeted to purchase homes partially through assistance from Nebraska Affordable Housing Program funds for homebuyer program”. I understand that funds are always limited. But to leave new construction out of the Northeast Zone Priorities is not reflecting the true needs of this Zone. Your inclusion of new construction in this Zone will be greatly appreciated.

***Thank you for your comments regarding the 2005 Housing and Community Development Annual Action Plan. All programs and projects that provide quality housing to new homebuyers are valued in the Northeast Investment Zone. The department does not have a specific preference for newly constructed homebuyer programs, and instead is seeking the application proposal to include an explanation of the reason new constructed or existing housing, whichever is selected, is the most advantageous approach to reaching the proposed target.***

19. NE Department of HHSS supports how DED is addressing the housing issues under Nebraska Housing Community Development Program 2005-2009 CAPER and 2005 AAP. Please note that under goal one recommendation 2 HHS has suggested some priorities for how the rental assistance program for the adults with serious mental illness should be handled. Now specifically I would like to note the following areas in the plan, in the 2005 AAP strategy 3 objective 1 does talk about investing in affordable rental housing we support the performance measurement goal of the \$2 million for the NE affordable housing program investment in rental assistance for adults with serious mental illness also objective 2 the portion of the total units for rental development be set aside for extremely low income renters. I like the idea of the performance measurement, out of the 75 rental units, 5 would be set aside and targeted for extremely low income renters. Within the CAPER under section 4 you have some content there regarding priority housing needs. Specifically referenced in item 3: more affordable rental housing in selected markets is needed, there's more demand for that rental housing. The plan states that more than 2000 will be needed for extremely low income households. On page 4-13: supporting homeless people who are severely mentally ill is an issue that is brought up in each of the continuums of care, many of the severely mentally ill are chronically homeless placing them in permanent supportive housing, continues to be a challenge the demand for housing and supportive services far outweighs the current capacity. Another concern is that severely mentally ill people could be better served upon discharge from state or other facilities. Lacking adequate support or plans these people become homeless. We are hoping that successful implementation of the behavioral health reform recommendations should help address these issues. We also note that in section 5 in the strategic plan there is a section which covers housing priorities. Specifically there is one place where you zeroed in on how economic development may include tenant based rental assistance as an eligible use for home funds. Also DED may be including brief financing of rental housing as an eligible use of home funds. With a specific focus on earmarking units for extremely low income renters. One final note in President Bush's New Freedom Commission sub-committee on housing and homelessness background paper which was released June 2004 that document addresses the housing and homeless issues that confront people

with serious mental illnesses, one of the many points covered in that paper was housing affordability. People with severe mental illnesses including those who receive supplemental security income benefits often have serious difficulty of affording housing. In summary, these areas in the CAPER and AAP appear to be consistent with the recommendations under the Governors Behavioral Health Reform Initiative as well as the housing concerns discussed in the President's new freedom commission.

***In response to your comments, we would like to thank you for your support of the 2005 Housing and Community Development Annual Action and specifically proposed activities to serve adults with serious mental illness and to encourage community-based services with independent living through various strategies.***

20. Thanks to DED, they put a lot of thought into the process and into information gathering for these documents. Making homes accessible modification program for persons and families who have disabilities and the home ownership opportunity program which provides down payment and closing cost assistance for persons with disabilities. We really appreciate the opportunity for NHDA to be a partner with the assistive technology partnership and these programs it really has helped a lot of people. This morning before I came I looked up and we have 23 applications in the process in the making homes accessible program of which 18 communities in the state are represented about 7 in Lincoln and Omaha the rest are throughout Nebraska. The homeownership opportunity we already have more demand than what we can fill, we already have a waiting list that is being maintained. We have 12 applications in process that have been funded to date, so it's about 5 in Omaha the other in Columbus, Bridgeport, Bellevue, Stanford, Gering and Hot Springs. I just wanted to point out that it is a good program that actually leverages the resources, knowledge and technical assistance that is available through the assistive technology partnership in order to make these housing resources go further and it really does help augment the resources that other communities have for rehab also because we can do some of the specific modification that directly address the needs of the families.

***Thank you for your comments supporting the Housing Priority of the 2005 Housing and Community Development Annual Action Plan.***

21. The additional need that is tremendously high is the need for affordable housing for special needs populations. Community Alliance maintains a long housing waiting list for persons needing affordable housing. And daily we meet individuals who live in substandard housing options. Continued need and growth in this area would help many individuals.

***In response to your comments, the department would like to thank you for support of the 2005 Housing and Community Development Annual Action Plan Housing Priority and proposed activities to serve adults with serious mental illness and to encourage community-based services with independent living.***

## **COMMUNITY DEVELOPMENT (Eight Comments addressed a community development issue)**

1. Request the definition of eligible applicant being a local unit of government to include SID's. For example, one area accommodates 22 different businesses and industries and 1000 jobs

that affect our economy. They would be eligible by applying through counties, but the counties are up against tax lids. Through the SID they have the ability to provide those matching funds. These are considered a local unit of government under NE laws.

***When Congress passed the Housing and Community Development (HCD) Act of 1974, Section 5302 defined the term “unit of general local government” as any city, county, town, township, parish, village, or other general purpose political subdivision of a State.... Therefore, under the Community Development Law, the department can not allow SID’s to be included in the definition of local units of government that are eligible to apply for Community Development Block Grant Funds.***

2. The Nebraska Lied Main Street Program has been successful at providing Nebraska communities with the opportunities to strengthen local pride and revitalize historic downtowns thanks to the continued support of the Nebraska Department of Economic Development, which serves as a pass-through for funds earmarked for our program by the Nebraska Legislature. That money is used for economic development activities statewide in 18 Nebraska Main Street communities. Training and technical assistance in economic restructuring in the communities includes: Consumer Preference Surveys; market analysis; training in entrepreneurship and business retention, expansion and recruitment.

We ask that you continue the current support and consider additional support for expanded economic opportunities and improved living environment in the areas of historic preservation and heritage tourism. Additional support could be used to educate and encourage communities to include historic preservation and heritage tourism in their general development plans. Rehabilitating older structures creates job opportunities in the preservation stage and revitalizes a neighborhood, a downtown commercial district or an entire community leading to improved quality of life. Heritage tourism also provides job opportunities and strengthens regional identity and local pride. Such support could help communities retain and reuse historic structures such as closed school buildings for housing and certain commercial structures for reuse as public facilities or new commercial ventures.

In addition, support for local education and information programs concerning historic preservation would include encouragement of the use of available tax incentives and the resources of the National Trust for Historic Preservation and similar preservation groups. The Nebraska Legislature is considering a measure that would add Nebraska to the growing list of state and local governments offering property tax incentives to further encourage and enhance such development. Historic preservation and heritage tourism could be used as an economic development strategy to create jobs and new businesses while serving as a further incentive for investment of private funds. Jobs in the construction, transportation, utilities, retail and service industries could result from such activity. This directly impacts local economies while aiding the physical transformation of downtowns, creating destinations for local residents and tourists and establishing a sense of place while strengthening local pride.

***Thank you for your comments in support of continuation of the CDBG Tourism Category for historic preservation and heritage tourism.***

**3.&4. Two Comments Addressed Comprehensive Revitalization; summarized as follows:**

**Comment One:** The City of Grand Island supports the formation of a Comprehensive Revitalization category into the 2005-2009 CDBG Annual Action Plan and the proposed investment of CDBG funds into municipalities from 20,000 to less than 50,000. This Revitalization proposal, from our perspective, is an equitable distribution of CDBG funds among

communities based on percentage of low-to-moderate income resident populations. There are two suggestions that we would like to propose in relation to the Comprehensive Revitalization proposal. A specific area is identified by DED for Comprehensive Revitalization designation creates a challenge within communities of this size to be able to conduct multiple improvement programs in designated areas. We suggest that other alternatives for Public Works projects be built into the proposal. Current CDBG funding programs require a 25% cash match from the grantee. The Comprehensive Revitalization program proposal of a 1:1 required leverage will be difficult to match, unless a community has ample non-economic development re-use funds. Sources for the cash match must be either clearly defined prior to program implementation or communities allowed to provide creative sources of match funding. Maybe it would be beneficial to start the match at a lower amount (50%) and raise it correspondingly during the next 2 years to achieve a 1:1 match. The current action plan for Comprehensive Revitalization does not allow for projects to be completed based on "Slum and Blight" criteria. That automatically precludes demolition as an allowable project in the designated revitalization area. There are many homes within the identified low- to moderate- income areas that may not be feasible for rehabilitation. We suggest that an allowance be included in the 2005 Action Plan to allow for demolition of substandard homes based on the National Objective of "Slum and Blight". It would also be advisable to allow communities to use acquisition and demolition as a match for these funds. This would further encourage cooperation between the CRA, the Community and DED for redevelopment.

Comment Two Summarized: The City of Hastings welcomes the new Community Revitalization funding category. As a community that is not 51% LMI our ability to compete for funding is inherently hindered by our seemingly affluent status. This funding category offers a mechanism to focus on and improve our most needy neighborhoods. The City sees this program as an opportunity to concentrate a coordinated array of local, state, public and private programs on a manageable area. There is, however, a primary concern that the program will not have the flexibility to achieve a holistic improvement in the target areas, and as a result, the improvements will be piecemeal. For instance, a narrow interpretation of the benefit of eligible projects to LMI households which requires an exclusive benefit to these households is unrealistic for many communities. Our neighborhoods do not sort themselves into neat LMI enclaves. The land use is mixed with industrial and commercial uses next to residential uses. The City fears that a narrow view of "benefit" will limit our efforts to the "sure thing" of housing activities. While there is no question of the benefit, the impact to the target area will be limited. The City also requests that maximum flexibility be allowed for the provision of leverage. The 1:1 ratio is a significant change from existing programs and because of local budget restrictions and unpredictability, could potentially keep the City from participating. The City asks that activities of agencies alleviating slums and blight be allowed as leverage. Our CRA, for example, regularly assists with the demolition and site preparation in the blighted areas. Their efforts combined with the proposed program support the desired result, strong, vital neighborhoods.

***First we would like to thank you for your support of the Comprehensive Revitalization (CR) Category. Public works facilities listed as eligible priorities in the CR category allow the municipality to undertake the same activities as provided in the Public Works category. This provided communities with the opportunity to target infrastructure improvements to areas of the community identified as benefiting low-and moderate-income persons. The stated public works activities listed in the 2005 Proposed Action Plan are those carried over to the CR Category Guidelines. The municipality may include other public works activities in the targeted area as leverage to meet CDBG assistance. The Department does not plan to expand the list of public works activities eligible for assistance with CDBG funds in the CR Category.***

*The one to one leverage requirement is not limited to the public works facilities or improvements that CDBG funds. The leverage can include other public works activities in the targeted area benefiting LMI persons. This allows a broader application of leverage than requiring a one to one directly to the CDBG funded activities. The Department plans to maintain the leverage amount starting at year one as a one to one amount.*

*The primary CR objective is benefit to LMI persons. The activities funded for assistance with CDBG funds need to meet the national objective for benefit to LMI persons. The acquisition and demolition activities are allowable in support of eligible public works activities. This is consistent with the overall state CDBG Program. The state has no plans to change the objective away from LMI to SBA (slum and blight). Acquisition and demolition may be considered as leverage when the activities meet the supportive requirements for the public facility activities.*

5. Addressing the three-year contracts for eight communities with populations between 20,000 and 49,999. Our agency supports those efforts and appreciates DED's efforts in investing in those communities that have larger populations and concentrated areas of LMI.

*Thank you for your comments in support of the Comprehensive Revitalization (CR) Category.*

6., 7., & 8. Three comments addressed considerations be taken to use CDBG funds for Homeless Service activities, summarized as follows: In regard to CDBG funds, I understand that nationally, homelessness has been listed as a priority. However, since Nebraska has not designated homeless as a priority, the CDBG funds we receive cannot be spent on homeless programs or facilities. Please consider including homelessness as a priority for eligibility for CDBG.

*Thank you for your comments on including homelessness as a priority eligibility for CDBG assistance. The Department does not plan to expand the priority activities under the Public Works or Comprehensive Category to include homelessness facilities or improvements.*

## **ECONOMIC DEVELOPMENT (Two Comments addressed a community development issue)**

1. Now that Central Nebraska Economic Development District (CNEDD) is taking baby steps, it would appear to me that keeping those 15 counties in a unit would make sense. The Affordable housing and Homeless Shelter are the two that I noticed. I understand that the boundaries are Statute mandated so a change would be a challenge. I still feel that more should be done for business retention as an economic development item. When they exclude retail stores and that is an issue to keep those already existing stores in place, seems very counter productive. It certainly is not a new business, but to keep the existing businesses in operation is indeed an economic issue with smaller communities.

*Your concern, in the business economic development area, focuses on your contention that more should be done to assist in the retention of existing retail stores. While the Department has, on occasion, assisted retail stores directly, our efforts in this area*

*have been more indirect. One example would be our providing CDBG funding for programs such as REAP (operated from the Center for Rural Affairs). REAP, in turn, provides locally conducted training, peer-to-peer mentoring, and peer-to-peer lending, to enterprises such as local retail establishments or to entrepreneurs thinking about opening a retail business. Another example is that local communities across the state are allowed to, and do, keep and then reuse many millions of dollars in HUD CDBG funds originally awarded by this Department. These dollars usually were first awarded to assist larger-scale projects, such as manufacturing businesses, but those funds retained by the local community are available to be turned around and reused, and this reuse can certainly be to provide assistance to the local retail stores you wish to help.*

2. Concerning the 2005-2009 Consolidated Plan: Microenterprises are those businesses in Nebraska that have five or fewer employees. These businesses can be found across the state in both rural and urban areas. Eighty-seven percent (87% or 132,240) of Nebraska's businesses are microenterprises. Providing access to services (loans, training and technical assistance) for these businesses is a core service of Nebraska economic development. Utilizing CDBG funds for microenterprise development in Nebraska in the past has been a solid use of funds and paid major dividends for startup and existing small businesses in Nebraska. Strategy Two in Section 5-6 of the proposed Nebraska 2005-2009 Consolidated Plan speaks to "Provide entrepreneurial assistance to microenterprises and other small entrepreneurial enterprises in Nebraska, through investment of CDBG funds." The time is now to consider increasing CDBG funds for microenterprise development program work to further implement this strategy. The result of increased funding would be the ability to reach more entrepreneurs in need of core business development services and the ability to implement new initiatives, including business development work with immigrant populations.

Concerning the 2005 Annual Action Plan: Under Section 5-4 of the proposed Nebraska Annual Action Plan 2005, Strategy Two – under performance measurement – would suggest adding – "The state will invest in a statewide micro-enterprise project that provides technical assistance, business plan development assistance, entrepreneurial management training, and financing to low and moderate-income persons. At least, 200 low and moderate-income persons will receive assistance."

*Your concern, regarding the Consolidated Plan, stressed the need to devote more CDBG resources to microenterprise development to implement Strategy Two in Section 5-6 of the Consolidated Plan. We will consider this in allocating CDBG funds to the vast array of competing interests desiring such funding, microenterprise development being just one of many competing interests.*

*Your concern, regarding the Action Plan, is that phrasing be added to Strategy Two in Section 5-4 of the Action Plan to detail a fairly particular investment in a particular state-wide project. We believe that inclusion of the performance measurement alone in the Action Plan is sufficient for the purposes of an Action Plan, and moreover, allows greater flexibility in funding various projects to achieve the performance goal.*

## **HOMELESS SERVICES (14 comments addressed homeless services issues)**

1. Community Alliance receives NHAP funds, but would like to support HUD's ongoing efforts to provide funding for support services for individuals who are homeless. The needs of people continue to grow each year and the financial support offered by HUD for services is absolutely necessary. As you may know, Community Alliance serves individuals who have a

serious and persistent mental illness through a variety of community-based services - residential, day rehabilitation, community support, assertive community treatment, vocational, homeless outreach and case management and a family education program. Our Homeless Program specifically reaches out to persons who are experiencing mental health symptoms, helps them to access mental health care and medications and then begins work on entitlements and services that support their recovery. We have seen a steady increase in the numbers of people who are homeless each year - staffing and service dollars generally stay the same or are reduced but the needs continue to increase. Our case managers provide services with case loads that are too high, for individuals whose needs grow in complexity as much as the numbers of people grow. We work hard to minimize the risks for everyone and the staff step up and provide the best care possible every day. We are working to reform the mental health system in Nebraska to increase community based care and decrease the use of institutional care. It is a slow process - the dollars that support our state regional centers only support a few of the people who need help. Community based dollars are minimal, but that is where the majority of people are who need services. We are trying to right size the system - but it takes time.

***Administration of grant funds for HUD's programs is by the Department of Economic Development (DED) and the Department of Health and Human Services (HHS). Health and Human Services – Office of Economic and Family Support administers HUD's Emergency Shelter Grant Program through the Nebraska Homeless Assistance Program (NHAP). The state matches every one-dollar of federal funds with \$2.55 from the Nebraska Shelter Assistance Trust Fund (HSATF). The NHAP funds 70 programs across the state to assist people who are homeless and near homeless. Community Alliance is one of the HSATF funded programs. The agency's work with individuals who have a serious and persistent mental illness through a variety of community-based services is critical to the Omaha Area Continuum of Care on Housing and Homelessness (OACHH).***

Comments 2-13 address support of ESG and HSATF, response in stated after comment 13.

2. The ESG and HSATF funding is very important to our agency in serving the homeless in northwest Nebraska. Family Rescue is the local domestic violence agency covering Dawes, Sioux, Box Butte, and Sheridan Counties. We currently have 4 offices and 6 shelters in this area. Our ESG and HSATF funds covers the major operating expenses for 3 offices and 2 shelters. The other offices and shelters are funded by a recently approved federal grant for 2 years only. Without ESG and HSATF funding Family Rescue Services would not be able to assist the 300 + clients served each year, all of which are classified as homeless since they have domestic violence in their lives. If funding is cut off, it would mean staff, offices and shelter operations would be affected and services would be cut by almost 50% by our agency.

3. I am writing on behalf of Central Nebraska Community Services in support of the NHAP (HSATF and ESG) funding. We receive funding through the Nebraska Homeless Assistance Program to assist homeless and near homeless families with their rent and utilities as well as financial guidance and support in other issues that hinder their path toward self-sufficiency. As funding availability becomes more crucial and nationally competitive, it is important now more than ever before, to keep funding such as the NHAP program in existence for our families in Nebraska. With such limited resources, Nebraska's rural communities do not have the capacity to help the families in need. However, through the collaborative efforts of service providers, we are able to provide families the opportunities to stop eviction, avoid disconnection of utilities and provide ongoing support and linkage to resources through case management. Through such services, families see that an improved quality of life is an attainable goal. Because CNCS has

seen the success of families, I must stress the significance of this funding in reaching and helping the homeless and near homeless families in our state. Thank you.

4. Catholic Charities' Juan Diego Center in South Omaha gets homeless funds which allow us to serve the needs of those who are already homeless, and those who are near homeless by helping them get the boost they need to become more self-sufficient. Because our Juan Diego staff are all bi-lingual, they often see those who have language needs as well as basic services needs. Along with such services as food pantry and clothing, the staff provides lots of interpretation and translation so that individuals and families can access more of the other existing resources of the community. We are happy to report that many of these clients need help only short-term to give them the boost they need. Thank you for this very needed source of funding!

5. Genesis Personal Development Center, Inc in David City ,Nebraska provides transitional services to homeless/near homeless survivors of domestic violence. Funding for our program is extremely vital to our continued growth as an agency!!! We are a "young" agency--in operation only 3 years. Because there are so few services available in this rural area, we believe funding for agencies such as ours can make all the difference for families who are struggling. We work closely with other community agencies to provide needed assistance. We offer long term transitional programs with a goal of restoring "wholeness" to lives damaged by domestic violence. We work with our clients one-on-one to re-build their lives when a clear decision has been made to live a life free of violence. The majority of our clients live in a constant state of near homelessness due to the abusive and violent nature of the homes they are leaving. Often times our clients do not have reliable transportation, do not have jobs, and are lacking education. We offer shelter, day programs, education/GED, student tutoring, mentoring and the refinement of life skills to enable them to move on. Even in the short time we have been operating, we have seen many victories. Our numbers may not be large, but we believe that helping even one person, one family, can bring positive change for future generations. Funding for programs such as ours is absolutely critical. Our rural community is supportive of the work we do and we receive generous donations of food, household goods, and many needed items. But, small communities like ours cannot provide the funding necessary to support our total program. Thank you for the opportunity to express our views concerning funding for homeless programs in Nebraska. If you have questions, I would be happy to answer them.

6. On behalf of Goldenrod Hills Community Action (GHCA), Inc. and the Nebraska Homeless Assistance Program (NHAP) I would like to make the following comments for continued funding of this program. GHCA is a nonprofit, Community Action Agency which covers 14 counties in the Northeast Region of Nebraska, approximately 10% of residents residing in the 14 counties are living 100% below poverty level (2000 Census Bureau). In the last 12 months just GHCA alone has served over 700 homeless and near homeless individuals. Emergency shelters within our area run to full capacity 90% of the time. The majority of our individuals and families need the extra boost of assistance to keep them from returning to emergency shelters or getting evicted from their home. Most clients that have been in NHAP case management for at least a year have demonstrated a self-reliance and self-determination. They maintain residential stability, raise their earned income and exhibit budget consciousness. GHCA feels its important for others to understand that there are homeless individuals, children and families in Northeast Nebraska. Most are not the stereotypical homeless that live in cardboard boxes, in alleys or on the streets holding up signs. They are women and children who cycle in and out of domestic violence situations, transients who travel the interstate 80 corridor, persons who suffer from serious mental illness, working poor, individuals with substance abuse issues and those who have burned their "bridges" for mainstream housing resources. Homeless



funds are important because it allows GHCA case management services to mobilize resources to get the individual the assistance they need whether it is substance abuse assistance or mental health care. In summary, the NHAP program doesn't offer hand outs to those in need, it provides a hand up for individuals, children and families to transition into permanent housing.

7. This letter serves to offer my comments on the importance of the HUD ESG & HSATF funding in serving the homeless in our area. I am the director of the Family & Community Services Department of Panhandle Community Services in Gering, NE . I also am chair of the Region 1 Continuum of Care for Housing & Homelessness. We continue to see needs of the homeless at PCS and hear about the needs from other CoC members at our meetings as we try to end chronic homelessness in our area. The largest challenge that we have is emergency shelter for the homeless who are living in their car, under the bridge or in an abandoned trailer or apartment. We are continuing to see an increase in this need over the past few years and are very appreciative of the ESG/NHAP funds that are made available to help meet these needs. With the NHAP money that was made available to us during the 2003-2004 grant year, PCS was able to serve 281 families or 593 individuals who were homeless or near homeless. This money helps us when some of our other funding may be used up for the year. We can continue to help these families year round.

8. Another need we have started to assist with this year is through our Street Outreach Services. PCS received a grant to address the needs of the runaway & homeless youth in the Panhandle. This program meets the needs of 16-24 year olds. We have a Runaway/Homeless Youth Shelter which can meet the shelter needs of youth up to the age of 18. After they turn 18 the problems begin. My department and our Youth department are partnering to help reach this age of homeless people in our area. Again our greatest challenge is emergency shelter. With the funding you make available to the state, we are able to help with immediate safety and shelter for the homeless until other arrangements can be made with a case manager. The partnership has been going well and together we are working hard to see the homeless needs met and work to see an end to this problem.

9. If we are going to see the homeless problem come to an end, we need continued funding so that the work can continue. We would appreciate your consideration for continuing funding for the homeless in our state.

10. I am very pleased to see more attention given to homelessness in the 2005 Annual Action Plan. With the emphasis on ending chronic homelessness, it will be necessary to continue to recognize that there is a need for services and housing/shelters. A great deal of work has been done by many individuals and groups serving on the Ending Homelessness Committee to establish the objectives to meet this goal. By including this plan in the Annual Action Plan, it is my hope that there will be a greater awareness of the issues involving the homeless and the shortage of safe, appropriate housing. It is only through awareness, prevention, and working to meet the objectives, that the incidence of homelessness episodes and duration can be decreased and/or eliminated.

11. I am sending this email to show my strong support for the importance of the continuation and increase of funding for homeless services in Nebraska. As director of Matt Talbot Kitchen & Outreach, the largest provider of free nutritious meals and outreach services to the homeless, I can attest to the great demands. Our meal service has steadily increased over the years with a 16% increase from 2003 to 2004. The closing of DayWatch has also significantly impacted the need for basic needs assistance, outreach and case management for this very vulnerable population. The Lincoln Continuum of Care and the HUD Homeless Committee are constantly

expressing concern over the lack of staff to provide essential services which might alleviate the chronic state of homelessness. United Way and the City/County have expressed that there is no additional funds to support homeless services and yet the most recent point in time count of homeless persons noted a substantial increase from approximately 1,500 to over 1,900 in a six-month period. Homelessness is a growing social problem in our community. Advocates are dedicated but extremely stretched to assist in a pro-active compassionate way. Additional funding is needed in the area of homeless services and would be greatly appreciated.

12. I also wanted to send a response to the video conference on the consolidated plan. In particular, I would like to express how strong of an impact the ESG and HSATF funds are making on the lives of children and families as well as the strong positive impact on the communities as a whole. Although there are not enough funds designated to meet the demand, there would be thousands of individuals, children, and families that would suffer without these funds. Since the problems won't disappear if there is no funding, our local and state governments would be searching for alternative ways to help this population of people. Unfortunately, that would most likely involve putting children into emergency shelter care, adults being arrested for petty crimes committed to survive on the streets, and people coming to the city and county sources for assistance with rent and utilities. All of these alternatives would be at a much greater cost to the local and state community than the amount of funds that are designated through ESG and HSATF. So, I just wanted to express how grateful we are for these funds.

13. Please consider including homelessness as a priority for eligibility for CDBG. As an educator on a subject (HIV) that the homeless are at high risk for, I can say with certainty that the homeless population is desperately in need of funds to provide basic living requirements. I am sure you are well aware of the growing number of women, children, and families in the homeless population, as well as the number of families one paycheck away from homelessness. I urge you to include agencies and programs serving this population in those eligible for block grants.

***Administration of grant funds for HUD's programs is through the Department of Economic Development (DED) and the Department of Health and Human Services (HHS). Health and Human Services – Office of Economic and Family Support administers HUD's Emergency Shelter Grant Program through the Nebraska Homeless Assistance Program (NHAP). The state matches every one-dollar of federal funds with \$2.55 from the Nebraska Shelter Assistance Trust Fund. The NHAP funds 70 programs across the state to assist people who are homeless and near homeless.***

***As grantees, who deliver services and shelter to people who are homeless and near homeless across the state, your input regarding the increase in the number of people who are homeless and near homeless is important for ongoing support of the programs. While funding is finite, your collaboration with other agencies across the state helps leverage federal and state funds available.***

14. Thanks for the opportunity to comment on the state plan regarding homeless assistance and intervention. I am the new director of the People's City Mission here in Lincoln. We currently provide a majority of the emergency assistance for homeless individuals in the city. This year our numbers will be up a fair amount, due in part to absorbing DayWatch. In 2004 we provided almost 60,000 nights of lodging (150 to 200 beds a night) and fed over 200,000 people (350 average prepared meals and 250+ meals through food baskets). My understanding is that, in the past, the state has given us NHAP money, but not ESG federal funds. The reason given to me is that the mission is faith based. If this is correct, I would like you to reconsider this policy. We

have noticed that many federal funds are now being made available to faith based organizations, both through faith based initiatives, and outside of them. The mission plans to apply for grants through HUD and HHS this year as a faith based group. I am told our chances are very good of receiving some of them. Appreciate any assistance you can give us in this matter!

*The People's City Mission is to be commended for the services provided to the community in sheltering and offering food to over 200,000 people in 2004. The State of Nebraska, as administrator of the state's Homeless Shelter Assistance Trust Fund (HSATF), has provided financial support to assist the Mission in its efforts. The federal Emergency Shelter Grant Program (ESG) is awarded by the Department of Housing and Urban Development. Until the 2005 grant year, the state has not been the administrator of the ESG funds for Lincoln. Lincoln awarded the ESG funds directly to grantees and submitted a recommendation to the state regarding the HSATF dollars. HSATF dollars are matching dollars for the federal ESG funds. Every ESG dollar is matched with approximately \$2.55 of state dollars. Lincoln's funding decisions were based on overall allocation of funding dollars; not whether an organization was faith-based. It has not been a federal or state policy to deny grant funds to a faith-based organization. There have been stipulations that the faith-based organization can not deny services to an individual or family based on religious reasons. Nor can a faith-based organization require participation in religious services against the will of the individual or family seeking assistance. On January 6, 2003, The Department of Housing and Urban Development issued a proposed rule to revise any regulations that would impose unwarranted barriers to the faith-based organizations. The Equal Participation of Faith-Based Organizations - Final Rule, dated July 9, 2004, provides the legal guidelines. The stipulations mentioned above, are restated in the Final Rule:*

*III. Overview of New 24 CFR 5.109 – B. Inherently Religious Activities:  
“Organizations that receive direct HUD funds under a HUD program or activity may not engage in inherently religious activities, such as worship, religious instruction, or proselytization, as part of the programs or services directly funded under the HUD program or activity. If an organization conducts such activities, the activities must be offered separately, in time or location, from the programs, activities, or services supported by the direct HUD funds, and participation must be voluntary for the beneficiaries of these programs, activities, or services.*

*III. Overview of New 24 CFR 5.109 – E. Nondiscrimination Requirements:  
“. . . an organization that receives direct HUD funds shall not, in providing program assistance, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion or religious belief.”*

*You are correct in noting that the federal government has made funds available to faith based organizations through faith-based initiatives. As an active member of the Lincoln Continuum of Care, the additional funding that the Mission could bring into the process could be significant and very beneficial to the delivery of shelter, housing and support services to people who are homeless and near homeless in the community. We wish you success in your efforts to secure such funding and your continued mission to help people who are homeless.*

## Section Two:

### Nebraska Demographics and Economics

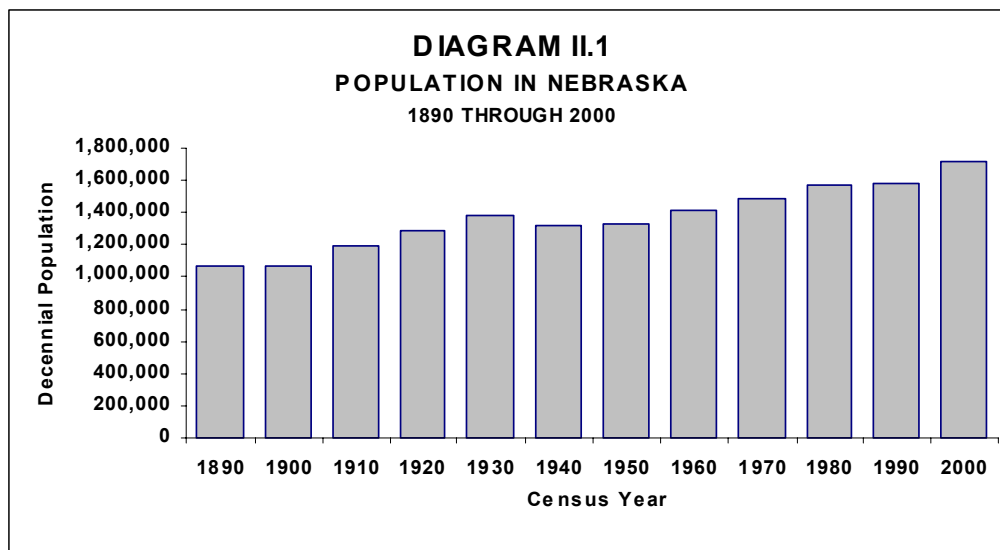
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## Section II. Nebraska Demographics and Economics

### Population

For more than 100 years, population growth in Nebraska was rather modest, growing an average of just .4 percent per year. This includes one period of population decline, the net out-migration of the 1930s. The growth rate between 1990 and 2000 increased to .8 percent per year, twice the historical trend. The population reached 1,711,263 people when Census 2000 was taken. This recent growth has placed greater pressure on housing in the State. These population data are presented in Diagram II.1, below.



Nebraska's population, which was 50.7 percent female, was highly concentrated in the eastern portion of the State in 2000. The Census reported that the Northeast region had 695,795 residents and the Southeast region had 546,080 residents, accounting for 72.6 percent of Nebraska's total population, as seen in Table II.1, below.

Population in the Northeast and Southeast regions expanded much more quickly than did the remainder of the State, with the Southeast region swelling 12.9 percent and population in the Northeast rising 9.6 percent, together comprising 92.7 percent of Nebraska's total population growth between 1990 and 2000. This data implies that regional housing markets are much more robust in these two eastern regions.

**TABLE II.1**  
**REGIONAL POPULATION**  
**1990 AND 2000 CENSUS**

| Region          | 1990             | 2000             | % Change   | % of 2000 State Population |
|-----------------|------------------|------------------|------------|----------------------------|
| North Central   | 61,334           | 57,607           | -6.1       | 3.4                        |
| Northeast       | 634,813          | 695,795          | 9.6        | 40.7                       |
| Northwest       | 100,864          | 100,476          | -0.4       | 5.9                        |
| South Central   | 204,399          | 213,736          | 4.6        | 12.5                       |
| Southeast       | 483,870          | 546,080          | 12.9       | 31.9                       |
| Southwest       | 93,105           | 97,569           | 4.8        | 5.7                        |
| <b>Nebraska</b> | <b>1,578,385</b> | <b>1,711,263</b> | <b>8.4</b> | <b>100</b>                 |

Pockets of strong growth exist within regions of Nebraska that grew more slowly overall, such as Dawson County in the Southwest region, which grew 22 percent, and its neighbor,

Buffalo County in the South Central region, which grew nearly 13 percent. Conversely, some counties in fast-growing regions had slow or negative growth, such as Richardson, Pawnee, Johnson and Nemaha counties in the Southeast region, where populations declined 4.1, 6.9, 4.0 and 5.1 percent, respectively.

## Age

Between 1990 and 2000, population growth in Nebraska was not uniform across all age sectors, as shown in Table II.2, at right. The number of residents aged 35 to 54 expanded 29.5 percent, the largest increase for any age group. The number of residents aged 20 to 24 rose 10.8 percent, compared to a national decline of .3 percent.

However, census reports indicate that most age groups in Nebraska grew more slowly than national averages. A disproportionate number of people aged 25 to 34 left the State between 1990 and 2000, implying a need for strategies designed to enhance citizens' access to economic opportunity and well-being, thereby encouraging these younger residents to stay in Nebraska.

**TABLE II.2**  
**1990 – 2000 GROWTH BY AGE**  
**1990 AND 2000 CENSUS**

| Age Group      | Percent Growth |      |
|----------------|----------------|------|
|                | NE             | US   |
| Under 20 years | 5.9            | 12.8 |
| 20 to 24 years | 10.8           | -0.3 |
| 25 to 34 years | -13.2          | -7.6 |
| 35 to 54 years | 29.5           | 31.9 |
| 55 to 64 years | 4.8            | 14.8 |
| 65 & over      | 4.1            | 12.0 |

**TABLE II.3**  
**REGIONAL POPULATION BY AGE GROUP**  
**2000 CENSUS**

| Region                                      | Under 20       | 20 to 24       | 25 to 34       | 35 to 54       | 55 to 64       | 65 +           | Total            |
|---|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| North Central                               | 16,621         | 2,050          | 4,995          | 16,277         | 5,757          | 11,907         | 57,607           |
| Northeast                                   | 208,524        | 48,358         | 96,668         | 200,047        | 55,370         | 86,828         | 695,795          |
| Northwest                                   | 28,834         | 5,657          | 10,354         | 28,450         | 9,677          | 17,504         | 100,476          |
| South Central                               | 62,392         | 14,193         | 24,671         | 59,343         | 18,720         | 34,417         | 213,736          |
| Southeast                                   | 159,416        | 45,199         | 75,723         | 157,897        | 42,895         | 64,950         | 546,080          |
| Southwest                                   | 28,549         | 4,874          | 10,862         | 27,574         | 9,121          | 16,589         | 97,569           |
| <b>Nebraska</b>                             | <b>504,336</b> | <b>120,331</b> | <b>223,273</b> | <b>489,588</b> | <b>141,540</b> | <b>232,195</b> | <b>1,711,263</b> |
| AGE GROUP AS PERCENT OF REGIONAL POPULATION |                |                |                |                |                |                |                  |
| North Central                               | 28.9           | 3.6            | 8.7            | 28.3           | 10.0           | 20.7           | 100.0            |
| Northeast                                   | 30.0           | 7.0            | 13.9           | 28.8           | 8.0            | 12.5           | 100.0            |
| Northwest                                   | 28.7           | 5.6            | 10.3           | 28.3           | 9.6            | 17.4           | 100.0            |
| South Central                               | 29.2           | 6.6            | 11.5           | 27.8           | 8.8            | 16.1           | 100.0            |
| Southeast                                   | 29.2           | 8.3            | 13.9           | 28.9           | 7.9            | 11.9           | 100.0            |
| Southwest                                   | 29.3           | 5.0            | 11.1           | 28.3           | 9.4            | 17.0           | 100.0            |
| <b>Total</b>                                | <b>29.5</b>    | <b>7.0</b>     | <b>13.1</b>    | <b>28.6</b>    | <b>8.3</b>     | <b>13.6</b>    | <b>100.0</b>     |

Population growth also varied by region in part due to the fact that age groups were represented differently in each of the six regions. As seen in Table II.3, above, the more rural areas of the State tended to have a smaller proportion of people aged 20 to 35 and relatively more elderly people aged 65 or more. This is especially true for the North Central region, which had a nearly 21 percent elderly population rate and the Northwest and Southwest having a 17 percent or more elderly. Conversely, the Northeast and Southeast regions had the smallest share of elderly people, 12.5 and 11.9 percent, respectively, and, with 13.9 percent each, the highest share of those ages 25 to 34.

## Race and Ethnicity

Between 1990 and 2000, Nebraska's white population rose only 3.6 percent, much slower than the average national growth of 5.9 percent. Nebraska's black population, on the other hand, rose 19.4 percent, more than the national average of 15.6 percent. When grouped together as one category, Nebraska's racial minorities increased a startling 111.5 percent over the decade.<sup>1</sup> These data are presented in Table II.4, below. When all racial minorities, including those who checked "two or more races" on the Census 2000 form, were considered, in addition to those who marked one race, Nebraska's racial minority population comprised 10.4 percent of the State's total population.

**TABLE II.4**  
**POPULATION GROWTH RATES BY RACE AND ETHNICITY**  
**1990 and 2000 CENSUS**

| Race                  | Population |           | Percent Growth |       |
|-----------------------|------------|-----------|----------------|-------|
|                       | 1990       | 2000      | NE             | US    |
| White                 | 1,480,558  | 1,533,261 | 3.56           | 5.90  |
| Black                 | 57,404     | 68,541    | 19.40          | 15.58 |
| All Other of One Race | 40,423     | 85,508    | 111.53         | 49.58 |
| Two or More Races     | .          | 23,953    | .              | .     |
| <b>ETHNICITY</b>      |            |           |                |       |
| Hispanic              | 36,969     | 94,425    | 155.42         | 57.94 |

While the absolute size of these minority populations remains small in comparison to the white population, these trends suggest that Nebraska is becoming increasingly more racially diverse and at a much faster pace than seen nationally. A significant portion of Nebraska's new residents were from outside the United States. It is estimated, for instance, that half of all Sudanese in the United States are living in Nebraska.<sup>2</sup> The new immigrants will continue to impact life and culture in the State.

The Hispanic population was the largest and most rapidly expanding minority group in Nebraska between 1990 and 2000. Hispanic ethnicity jumped 155.4 percent over the decade. Hispanics now comprise 5.5 percent of the State's total population. Mexicans are the largest group of Hispanics in Nebraska, making up 75.2 percent of the total Hispanic population, which also includes people from many Latin American countries, such as Argentina, Brazil, or Cuba.

Almost half of Nebraska's Hispanic population, 46,755 people, lived in the Northeast region. However, the two regions with the greatest percent concentration of Hispanics were in the western portion of the State. In the Northwest, 9.2 percent of the population was Hispanic, and 9.1 percent of population in the Southwest region was Hispanic. These statistics are presented in Table II.5, on the following page.

<sup>1</sup> In 2000, the Census asked whether the individual belonged to two or more races, but the "two or more races" category was not included in the 1990 Census. The 23,953 people who marked "two or more races" on Census 2000 are therefore not included in the 111.53 percentage growth seen between 1990 and 2000.

<sup>2</sup> "Health Status of Racial and Ethnic Minorities in Nebraska," Ed. 4, Rev. 3, Nebraska Health and Human Services System, September 2003.



**TABLE II.5**  
**DISTRIBUTION OF RACIAL AND ETHNIC MINORITIES BY REGION**  
**2000 CENSUS**

| Region                                      | Race             |               |               |               |                  | Hispanic of Any Race |
|---|------------------|---------------|---------------|---------------|------------------|----------------------|
|   | White            | Black         | All Other     | Two or More   | Total            |                      |
| North Central                               | 55,990           | 24            | 1,247         | 346           | 57,607           | 493                  |
| Northeast                                   | 588,883          | 54,309        | 42,071        | 10,532        | 695,795          | 46,755               |
| Northwest                                   | 92,131           | 260           | 6,633         | 1,452         | 100,476          | 9,277                |
| South Central                               | 202,467          | 763           | 8,696         | 1,810         | 213,736          | 12,227               |
| Southeast                                   | 503,170          | 12,881        | 21,255        | 8,774         | 546,080          | 16,829               |
| Southwest                                   | 90,620           | 304           | 5,606         | 1,039         | 97,569           | 8,844                |
| <b>PERCENT SHARE OF REGIONAL POPULATION</b> |                  |               |               |               |                  |                      |
| <b>Nebraska</b>                             | <b>1,533,261</b> | <b>68,541</b> | <b>85,508</b> | <b>23,953</b> | <b>1,711,263</b> | <b>94,425</b>        |
| North Central                               | 97.19            | 0.04          | 2.16          | 0.60          | 100.00           | 0.86                 |
| Northeast                                   | 84.63            | 7.81          | 6.05          | 1.51          | 100.00           | 6.72                 |
| Northwest                                   | 91.69            | 0.26          | 6.60          | 1.45          | 100.00           | 9.23                 |
| South Central                               | 94.73            | 0.36          | 4.07          | 0.85          | 100.00           | 5.72                 |
| Southeast                                   | 92.14            | 2.36          | 3.89          | 1.61          | 100.00           | 3.08                 |
| Southwest                                   | 92.88            | 0.31          | 5.75          | 1.06          | 100.00           | 9.06                 |
| <b>Nebraska</b>                             | <b>89.60</b>     | <b>4.01</b>   | <b>5.00</b>   | <b>1.40</b>   | <b>100.00</b>    | <b>5.52</b>          |

Blacks comprised 4.0 percent of Nebraska's population in 2000, and nearly 80 percent of the State's black population, about 54,309 people, lived in the Northeast region. The Southeast region included 18.8 percent of Nebraska's black population.<sup>3</sup>

Other racial minorities were more evenly distributed across the State. Combined, all other races (American Indians, Alaska Natives, Asian, Hawaiian, Pacific Islanders, and others) comprised about 5.0 percent of Nebraska's population in 2000.

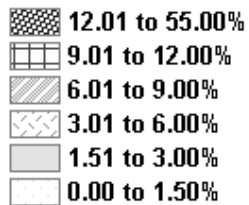
As of 2000, the State had four federally recognized American Indian tribes: the Santee Sioux Nation, and Ponca Tribe, both headquartered in the North Central region, and the Omaha and Winnebago tribes, both headquartered in the Northeast region. Nebraska's American Indian population increased 20.0 percent between 1990 and 2000.

The State's 2000 total racial minority concentration by county, as well as black and Hispanic concentrations by county, are presented graphically in Exhibits II.1, II.2, and II.3 on the following pages.

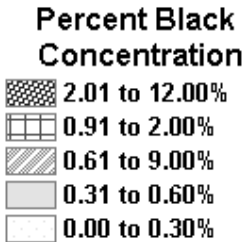
Exhibit II.1 shows that Nebraska's minority populations were most highly concentrated in several counties in the eastern portion of the State, including Colfax, Dakota, Douglas, and Thurston counties. However, counties in other areas of the State also had high minority concentrations, including Dawson and Hall counties in the central part of Nebraska, with 11.33 and 17.68 percent respectively, and Scotts Bluff, Sheridan, and Box Butte counties in the western part of the State, with 12.42, 11.89, and 9.16 percent respectively.

<sup>3</sup> The Census currently does not separate African Americans from African immigrant and refugee populations, all of which are grouped under "African American."

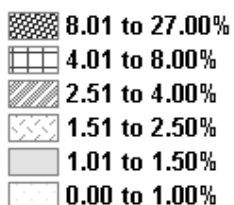
## NEBRASKA, CENSUS 2000



## NEBRASKA, CENSUS 2000



## NEBRASKA, CENSUS 2000



The U.S. Department of Housing and Urban Development (HUD) states that an area's minority concentration is disproportionately high if it is more than 10 percentage points higher than the jurisdiction's average minority concentration. Using that threshold, Colfax, Douglas, Dakota and Thurston Counties had disproportionately high minority concentrations at 18.3, 19.0, 21.2 and 54.2 percent, respectively. Thurston's high minority concentration –American Indians compose 52 percent of the county's population – is due largely to the Omaha and Winnebago Indian Reservations.

Exhibit II.2 shows that Douglas County, with an 11.5 percent concentration of blacks, was the only county in the State with a large share of the black population.

Exhibit II.3 presents the Hispanic ethnic concentration by county. Colfax, Dakota, and Dawson counties had disproportionately high shares of Hispanic population with 26.2, 22.6 and 25.4 percent, respectively. These statistics indicate that high concentrations of minority populations are largely a rural phenomenon for Nebraska.

## Disability

Census 2000 reported that the State's disabled population totaled 250,534 people.<sup>4</sup> This represented 16.1 percent of Nebraska's non-institutionalized population, age five or older, as seen in Table II.6, at right. The State's concentration of disabled residents was 3.3 percent lower than the national average of 19.3 percent. The State's elderly population, those aged 65 or older, was about 5.3 percent less likely to be disabled, as compared to the national average.

**TABLE II.6**  
**PERCENT DISABLED**  
**2000 CENSUS**

| Age Group        | NE           | US           |
|------------------|--------------|--------------|
| Population 5-15  | 4.97         | 5.79         |
| Population 16-20 | 10.44        | 13.29        |
| Population 21-64 | 15.25        | 19.20        |
| Population 65-74 | 27.01        | 32.27        |
| Population 75+   | 48.33        | 53.59        |
| <b>Average</b>   | <b>16.05</b> | <b>19.34</b> |

The distribution of the disabled varied significantly by region, as seen in Table II.7, on the following page. Interestingly, the size of the disabled population varied inversely to total population. The two eastern regions of the State, with 72.5 percent of the population, had 69.5 percent of Nebraska's disabled. The South Central region, with 12.5 percent of the State's population, had 13.5 percent of Nebraska's disabled population, and the Southwest, with 5.7 percent of the State's total population, had 6.8 percent of Nebraska's disabled. Hence, relatively higher concentrations of the disabled population were found in the more rural areas of Nebraska as compared to the more densely populated eastern portion of the State.

<sup>4</sup> The data on disability status were derived from answers to long-form questionnaire items 16 and 17. Item 16 was a two-part question that asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population age five years old and older. Item 17 was a four-part question that asked if the individual had a physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population age five years old and older; 17c and 17d were asked of a sample of the population age 16 years old and older. For data products that use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were age five years old and older and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were age 16 years old and older and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

**TABLE II.7**  
**NEBRASKA'S DISABLED POPULATION BY REGION BY AGE**  
**2000 CENSUS**

| <b>Region</b>   | <b>5 to 20</b> | <b>21 to 64</b> | <b>65 years +</b> | <b>Total</b>   |
|-----------------|----------------|-----------------|-------------------|----------------|
| North Central   | 689            | 4,234           | 4,183             | 9,106          |
| Northeast       | 11,213         | 60,120          | 29,496            | 100,829        |
| Northwest       | 1,617          | 8,961           | 6,186             | 16,764         |
| South Central   | 3,654          | 18,278          | 11,750            | 33,682         |
| Southeast       | 8,621          | 41,701          | 22,896            | 73,218         |
| Southwest       | 1,692          | 9,353           | 5,890             | 16,935         |
| <b>Nebraska</b> | <b>27,486</b>  | <b>142,647</b>  | <b>80,401</b>     | <b>250,534</b> |

The more urbanized areas are likely to have better capacity to deliver services, but there tends to be a relatively greater share of disabled living in the more rural areas of Nebraska. This implies a potential for unmet needs to be relatively greater in the more rural areas of the State.

Any disabled person could potentially have more than one type of disability. A tabulation of the number of disabilities by type of disability is presented in Table II.8, below. At the time of the 2000 Census, 59,179 cases of mental disability existed among non-institutionalized people, with about 11,338 of these cases in people aged 5 to 15. Physical disabilities were more common, with more than 108,000 cases statewide, and more than 52,000 cases among people aged 65 or older. Another 100,138 people in their working years, aged 16 to 64, had employment disabilities.

**TABLE II.8**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**  
**2000 CENSUS**

| <b>Type of Disability</b>       | <b>5-15</b>   | <b>16-20</b>  | <b>21-64</b>   | <b>65+</b>    | <b>Total</b>   |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |

For those people with mental disabilities residing in institutionalized settings (meaning a group setting of some sort), the population declined by more than 37 percent over the decade, falling from 979 people in 1990 to 615 people in 2000, as seen in Table II.9, on the following page. Given that this population depended on institutional care, the demand for housing with related services in local communities likely increased proportionately.

**TABLE II.9**  
**INSTITUTIONALIZED PEOPLE IN MENTAL (PSYCHIATRIC) HOSPITALS/WARDS**  
**1990 AND 2000 CENSUS**

| Region          | 1990   |                                |                  | 2000   |                                |                  |
|-----------------|--|--------------------------------|------------------|--|--------------------------------|------------------|
|                 | Inst. People In Mental (Psychiatric) Hospitals/Wards | Total People in Group Quarters | Percent of Total | Inst. People In Mental (Psychiatric) Hospitals/Wards | Total People in Group Quarters | Percent of Total |
| North Central   | .  | 1,089                          | .                | .  | 1,059                          | .                |
| Northeast       | 518  | 15,529                         | 3.34             | 336  | 17,995                         | 1.87             |
| Northwest       | 17   | 2,409                          | 0.71             | .  | 2,538                          | .                |
| South Central   | 157  | 7,571                          | 2.07             | 139  | 7,437                          | 1.87             |
| Southeast       | 287  | 19,286                         | 1.49             | 135  | 19,727                         | 0.68             |
| Southwest       | .  | 1,669                          | .                | 5  | 2,062                          | 0.24             |
| <b>Nebraska</b> | <b>979</b>   | <b>47,553</b>                  | <b>2.06</b>      | <b>615</b>   | <b>50,818</b>                  | <b>1.21</b>      |

## Households

Household formation can change either more or less quickly than the rate of change in the population. This is because of changes that may occur in the number of persons per household. Between 1990 and 2000, the total number of households in Nebraska increased more quickly than the population, growing 10.6 percent versus the 8.4 percent rise in population. The State's rate of household growth over the decade was not, however, as fast as the nation's 14.7 percent household growth rate.

Nebraska's household growth varied across regions, as shown in Table II.10, below, with growth increasing 16.1 percent in the Southeast region and 11.2 percent in the Northeast. The State's rural areas tended to expand more slowly, and the North Central region lost households over the decade.

**TABLE II.10**  
**HOUSEHOLD FORMATION**  
**1990 AND 2000 CENSUS**

| Region          | 1990           | 2000           | % Change     |
|-----------------|----------------|----------------|--------------|
| North Central   | 23,811         | 23,319         | -2.07        |
| Northeast       | 242,481        | 269,645        | 11.20        |
| Northwest       | 39,275         | 40,692         | 3.61         |
| South Central   | 78,657         | 83,198         | 5.77         |
| Southeast       | 181,408        | 210,594        | 16.09        |
| Southwest       | 36,731         | 38,736         | 5.46         |
| <b>Nebraska</b> | <b>602,363</b> | <b>666,184</b> | <b>10.60</b> |
| United States   | 91,947,410     | 105,480,101    | 14.72        |

**Household Size.** The number of households in Nebraska increased faster than the population due to the fact that the number of people per household declined, continuing a long slide that began about 40 years ago. In 1990, the average number of people per household was 2.54; this number slipped to 2.49 in 2000. The downward trend in persons per household creates more demand for housing. If the State's population growth were to end entirely, the demand for housing would still increase if the number of persons per household continued to decrease.

As seen in Table II.11, below, the average size of renter households was smaller than the average size of homeowner households in all regions in 2000. This difference was most extreme in the more densely populated eastern side of the State, where renters had Nebraska's smallest average household size and homeowners had the largest. The implication is that the demand for rental units is higher in the more urban areas, due in part to the relatively lower number of renters per household in the two eastern regions.

**TABLE II.11**  
**INDIVIDUALS PER HOUSEHOLD BY REGION**  
**1990 AND 2000 CENSUS**

| <b>Region</b>   | <b>Renters 1990</b> | <b>Renters 2000</b> | <b>Owners 1990</b> | <b>Owners 2000</b> |
|-----------------|---------------------|---------------------|--------------------|--------------------|
| North Central   | 2.59                | 2.38                | 2.51               | 2.44               |
| Northeast       | 2.16                | 2.17                | 2.76               | 2.69               |
| Northwest       | 2.47                | 2.29                | 2.52               | 2.46               |
| South Central   | 2.33                | 2.25                | 2.58               | 2.58               |
| Southeast       | 2.29                | 2.19                | 2.70               | 2.65               |
| Southwest       | 2.41                | 2.33                | 2.52               | 2.52               |
| <b>Nebraska</b> | <b>2.27</b>         | <b>2.20</b>         | <b>2.68</b>        | <b>2.63</b>        |

Household size impacts housing availability and affordability, as large households may find it more difficult to find suitable housing at an affordable price. Table II.12, below, shows the number of households in each region of Nebraska, based on the size of the household. The most common household size in all regions was a two-person household. In all regions, one-person households were the next most common, followed by three-person households.

**TABLE II.12**  
**HOUSEHOLDS BY SIZE OF HOUSEHOLD AND REGION: OCCUPIED**  
**HOUSING UNITS**  
**2000 CENSUS**

| <b>Region</b>   | <b>Number of People in the Household</b> |                |               |               |               |               |              | <b>Total</b>   |
|-----------------|--|----------------|---------------|---------------|---------------|---------------|--------------|----------------|
|                 | <b>1</b>                                 | <b>2</b>       | <b>3</b>      | <b>4</b>      | <b>5</b>      | <b>6</b>      | <b>7+</b>    |                |
| North Central   | 6,834                                    | 8,515          | 2,814         | 2,708         | 1,596         | 626           | 226          | 23,319         |
| Northeast       | 76,859                                   | 87,930         | 40,666        | 35,683        | 18,399        | 6,555         | 3,553        | 269,645        |
| Northwest       | 11,576                                   | 14,850         | 5,682         | 5,086         | 2,358         | 881           | 259          | 40,692         |
| South Central   | 22,343                                   | 29,873         | 11,952        | 10,908        | 5,537         | 1,834         | 751          | 83,198         |
| Southeast       | 55,244                                   | 72,850         | 33,392        | 29,504        | 13,688        | 4,168         | 1,748        | 210,594        |
| Southwest       | 10,654                                   | 14,242         | 5,123         | 4,848         | 2,530         | 867           | 472          | 38,736         |
| <b>Nebraska</b> | <b>183,510</b>                           | <b>228,260</b> | <b>99,629</b> | <b>88,737</b> | <b>44,108</b> | <b>14,931</b> | <b>7,009</b> | <b>666,184</b> |

Extremely large households—those with seven or more people—were most common in the Northeast and Southwest regions, composing 1.3 and 1.2 percent, respectively, of the total households in those regions. Statewide, about 10 percent of all households had five or more people. The region with the highest concentration of one-person households was the North Central region, at 29.3 percent.

**Single-Parent Households.** Over the last decade, the number of single-parent households in Nebraska swelled 33.8 percent at the same time that the total number of households increased only



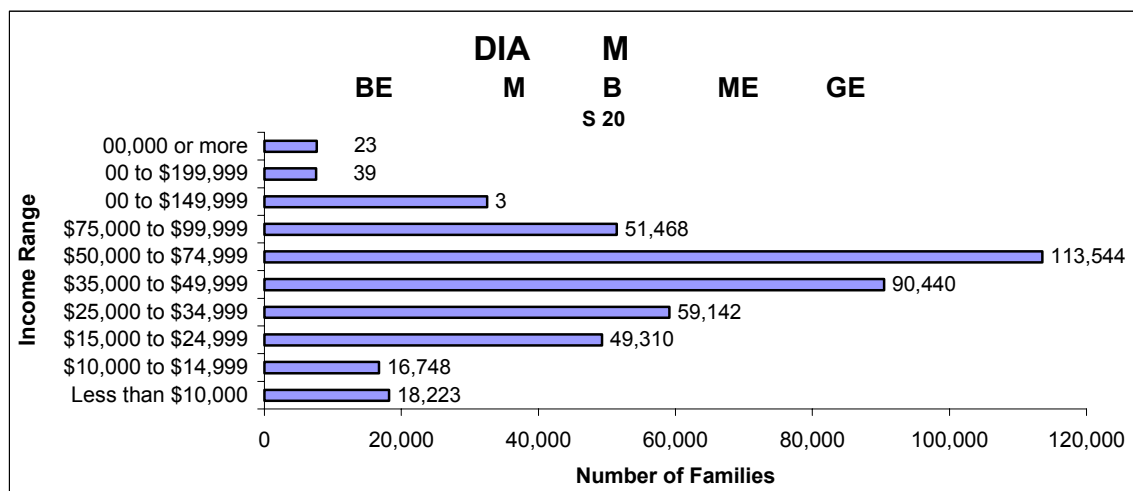
10.8 percent. Single-parent households headed by a male increased sharply, 78.8 percent. In 2000, the highest concentration of single-parent households was in the Northeast region, where 8.6 percent of the total households were headed by one parent. The Northwest and Southeast regions also had relatively high concentrations, 7.7 and 7.4 percent respectively, and the greatest percentage increase in single-parent households occurred in the South Central region, where the concentration rose from 5.0 percent to 7.0 percent. These data, presented in Table II.13, below, underscore the rising need for housing and housing-related services for single-parent households in the State.

**TABLE II.13**  
**SINGLE-PARENT HOUSEHOLDS**  
**1990 AND 2000 CENSUS**

| REGION          | 1990  |   |                     | 2000  |   |                     |
|-----------------|---|---|---------------------|---|---|---------------------|
|                 | Household<br>Headed by Single<br>Male with<br>Children under 18 | Household<br>Headed by Single<br>Female with<br>Children under 18 | Total<br>Households | Household<br>Headed by Single<br>Male with<br>Children under 18 | Household<br>Headed by Single<br>Female with<br>Children under 18 | Total<br>Households |
| North Central   | 203   | 650   | 23,811              | 316   | 851   | 23,319              |
| Northeast       | 2,808   | 15,518  | 242,481             | 5,054   | 18,004  | 269,645             |
| Northwest       | 594   | 2,024   | 39,275              | 747   | 2,400   | 40,692              |
| South Central   | 780   | 3,192   | 78,657              | 1,566   | 4,266   | 83,198              |
| Southeast       | 2,111   | 8,354   | 181,408             | 3,894   | 11,629  | 210,594             |
| Southwest       | 397   | 1,623   | 36,731              | 745   | 1,725   | 38,736              |
| <b>Nebraska</b> | <b>6,893</b>  | <b>31,361</b>   | <b>602,363</b>      | <b>12,322</b>   | <b>38,875</b>   | <b>666,184</b>      |

## Family Income

The 2000 Census reported that there were 446,551 families in Nebraska. Unfortunately, there were more than 18,000 families with incomes below \$10,000. Another 16,748 families had incomes between \$10,000 and \$15,000. One wage earner being paid \$7.50 per hour and working full-time will earn approximately \$15,000 in a year's time. However, at these levels of income, the families are at risk for a variety of difficulties, such as health, housing (homelessness), and continued employment. However, there also are a number of households with much higher incomes, as seen in Diagram II.2, below.



## Household Income

According to Census 2000 data, the median household income in Nebraska was \$39,250. However, of the 666,184 total households in Nebraska in 2000, more than 53 percent were between \$25,000 and \$75,000, as seen in Table II.14, at right.

**TABLE II.14**  
**HOUSEHOLDS BY TENURE AND**  
**INCOME**  
**2000 CENSUS**

Of the homeowner households, 14.8 percent earned less than \$20,000. While renter households were less than half as common as homeowner households, nearly 14,000 more renter households earned less than \$20,000—37.1 percent of all renters.

| Household Income       | Owners         | Renters        | Total          |
|------------------------|----------------|----------------|----------------|
| Less than \$5,000      | 7,614          | 12,149         | 19,763         |
| \$5,000 to \$9,999     | 14,137         | 21,735         | 35,872         |
| \$10,000 to \$14,999   | 20,689         | 23,288         | 43,977         |
| \$15,000 to \$19,999   | 23,948         | 23,202         | 47,150         |
| \$20,000 to \$24,999   | 27,530         | 23,990         | 51,520         |
| \$25,000 to \$34,999   | 58,142         | 39,621         | 97,763         |
| \$35,000 to \$49,999   | 85,555         | 37,093         | 122,648        |
| \$50,000 to \$74,999   | 110,184        | 25,397         | 135,581        |
| \$75,000 to \$99,999   | 51,927         | 6,227          | 58,154         |
| \$100,000 to \$149,999 | 33,394         | 2,836          | 36,230         |
| \$150,000 or more      | 16,186         | 1,340          | 17,526         |
| <b>Total</b>           | <b>449,306</b> | <b>216,878</b> | <b>666,184</b> |

Of the 146,762 total households with incomes below \$20,000, the North Central and Southwest regions of the State had the highest concentrations. Ten counties in these two regions had concentrations above 35.0 percent of these low-income households, as demonstrated in Exhibit II.4, on the following page. These two regions also had nine counties with low-income concentrations between 30 and 34.99 percent.

The Northeast and Southeast regions had just four counties with low-income concentrations above 30 percent. Six counties in the South Central region had low-income concentrations between 30 and 33 percent, and the Northwest region had four counties with low-income concentrations above 30 percent. Although all regions showed some clusters of low-income concentration, high concentrations of lower-income households were common in the more rural areas of the State.

HUD provides another means by which to analyze low-income concentrations. HUD programs are designed to serve households based upon their income expressed as a percent of median family income (MFI).<sup>5</sup> HUD's definitions of household income levels in relation to MFI are provided below:

- Extremely low-income households earn incomes between 0 and 30 percent of MFI;
- Very low-income households earn incomes between 30 and 50 percent of MFI;
- Low-income households earn incomes between 50 and 80 percent of MFI; and,
- Moderately low-income households earn incomes between 80 and 95 percent of MFI.

The distribution of household income in Nebraska did not improve appreciably between 1990 and 2000. In 1990, 62,308 households had incomes classified as extremely low-income, meaning they earned less than 30 percent of MFI.

<sup>5</sup> Median Family Income (MFI) represents that value at which one-half of all families have incomes above that value, and one-half have incomes below that value. HUD's MFI estimates are updated yearly, and based on Census 2000 data on family incomes, using a combination of Bureau of Labor Services earnings and employment data, Census P-60 median family income data, and Census American Community Survey data concerning changes in state median family incomes. For more information, visit [www.huduser.org/datasets/il/ilo4](http://www.huduser.org/datasets/il/ilo4).

## CENSUS 2000



These extremely low-income households were predominately renter households, as seen in Table II.15, below. By 2000, the total number of extremely low-income households rose by 4,165, to 66,473 households, including 41,819 renter households.<sup>6</sup> The number of very low-income households, earning between 30 and 50 percent of MFI, increased by 5,554 households between 1990 and 2000.

**TABLE II.15**  
**1990 AND 2000 HOUSEHOLDS BY HOUSEHOLD INCOME & TENURE**  
**CENSUS 1990 AND 2000, HUD SPECIAL TABULATIONS**

| Percent of Median Family Income | 1990           |                |                | 2000           |                |                |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                 | Owner          | Renter         | Total          | Owner          | Renter         | Total          |
| 0-30% MFI                       | 25,291         | 37,017         | 62,308         | 24,654         | 41,819         | 66,473         |
| 30-50% MFI                      | 35,999         | 34,174         | 70,173         | 36,802         | 38,925         | 75,727         |
| 50-80% MFI                      | 65,969         | 49,690         | 115,659        | 75,608         | 56,569         | 132,177        |
| 80-95% MFI                      | 37,064         | 19,787         | 56,851         | 37,580         | 19,419         | 56,999         |
| >95% MFI                        | 239,354        | 58,513         | 297,867        | 274,648        | 60,155         | 334,803        |
| <b>Total</b>                    | <b>403,677</b> | <b>199,181</b> | <b>602,858</b> | <b>449,292</b> | <b>216,887</b> | <b>666,179</b> |

This information implies three things: (1) the number of renters in the very lowest income categories are increasing more quickly than the total number of renters; (2) serving the needs of these extremely low-income households will continue to pressure assistance programs, and (3) those renters with sufficient incomes have been moving to homeownership.

Using the HUD special tabulations in an alternative fashion, aggregating the data by type of family household, another view of the data tells us how these households are distributed across elderly, small related, large related, and all other households.<sup>7</sup> Furthermore, the entitlement cities of Lincoln and Omaha have been excluded from these data, giving a more precise idea of the degree of need faced by the Nebraska Department of Economic Development in the administration of its formula grant programs.

Interestingly, extremely low-income elderly households tend to represent a disproportionate share when compared to other family types, whether, small related, large related, or other. Extremely low-income elderly households represent 13.9 percent of all elderly households. The extremely low-income elderly renter households comprise 27.5 percent of all elderly households. These data are presented in Table II.16, on the following page.

<sup>6</sup> These special tabulations have been revised since the first release in September 2003. The earlier tables used rounding methods at the tract level, which, when aggregated to higher geographic levels, were overly inflated or deflated when compared to the Census SF3 data. The revised files have been rounded at each geographic level, such as State, county, place, etc. The rounding rules applied to each cell are:

- 0 rounds to 0
- 1-7 rounds to 4
- all other values round to the nearest multiple of 5.

The totals at each of the geographic levels therefore will not add to totals of higher geographic levels, because of individual rounding of the geographic series.

<sup>7</sup> Again, due to the rounding algorithm, the data will not sum precisely as presented in other HUD Special Tabulation Tables.

**TABLE II.16**  
**HOUSEHOLDS BY INCOME AND TENURE**

| NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS |                    |                           |                           |               |                |
|--|--------------------|---------------------------|---------------------------|---------------|----------------|
| Income   | Elderly Households | Small, Related Households | Large, Related Households | Other         | Total          |
| <b>Owner</b>   |                    |                           |                           |               |                |
| 0-30   | 10,032             | 3,843                     | 981                       | 2,721         | 17,577         |
| 30.1-50  | 15,472             | 5,557                     | 2,093                     | 2,659         | 25,781         |
| 50.1-80  | 21,791             | 16,296                    | 6,084                     | 6,754         | 50,925         |
| 80+  | 46,332             | 120,612                   | 24,421                    | 17,784        | 209,149        |
| <b>Total</b>   | <b>93,627</b>      | <b>146,308</b>            | <b>33,579</b>             | <b>29,918</b> | <b>303,432</b> |
| <b>Renter</b>  |                    |                           |                           |               |                |
| 0-30   | 6,085              | 5,755                     | 1,058                     | 6,446         | 19,344         |
| 30.1-50  | 5,914              | 6,406                     | 1,829                     | 6,315         | 20,464         |
| 50.1-80  | 4,677              | 11,456                    | 3,125                     | 10,407        | 29,665         |
| 80+  | 5,373              | 21,296                    | 4,215                     | 15,032        | 45,916         |
| <b>Total</b>   | <b>22,049</b>      | <b>44,913</b>             | <b>10,227</b>             | <b>38,200</b> | <b>115,389</b> |
| <b>Total</b>   |                    |                           |                           |               |                |
| 0-30   | 16,117             | 9,598                     | 2,039                     | 9,167         | 36,921         |
| 30.1-50  | 21,386             | 11,963                    | 3,922                     | 8,974         | 46,245         |
| 50.1-80  | 26,468             | 27,752                    | 9,209                     | 17,161        | 80,590         |
| 80+  | 51,705             | 141,908                   | 28,636                    | 32,816        | 255,065        |
| <b>Total</b>   | <b>115,676</b>     | <b>191,221</b>            | <b>43,806</b>             | <b>68,118</b> | <b>418,821</b> |

**Household Income by Race and Ethnicity.** Lower-income households were significantly more common among racial and ethnic minorities in Nebraska. As shown in Table II.17, below, 6,475 non-Hispanic black households earned 30 percent or less of MFI, 26.7 percent of the 24,235 households. This is three times the 8.9 percent concentration of extremely low-income non-Hispanic white households. Non-Hispanic black households also were 7.0 percent more likely to earn 30 to 50 percent of MFI. On the other hand, non-Hispanic white households were more than twice as likely to fall into the over-95 percent MFI category, 52.2 percent compared to 25.9 percent for non-Hispanic blacks.

**TABLE II.17**  
**HOUSEHOLDS BY HOUSEHOLD INCOME & TENURE**  
**NON-HISPANIC WHITE AND BLACK, AND HISPANIC**  
**CENSUS 2000, HUD SPECIAL TABULATIONS**

| Percent of Median Family Income | Non-Hispanic White |                |                | Non-Hispanic Black |               |               | Hispanic      |               |               |
|---------------------------------|--------------------|----------------|----------------|--------------------|---------------|---------------|---------------|---------------|---------------|
|                                 | Owner              | Renter         | Total          | Owner              | Renter        | Total         | Owner         | Renter        | Total         |
| 0-30% MFI                       | 22,140             | 31,360         | 53,500         | 1,360              | 5,115         | 6,475         | 735           | 2,615         | 3,350         |
| 30-50% MFI                      | 33,905             | 31,365         | 65,270         | 1,020              | 3,300         | 4,320         | 1,295         | 2,610         | 3,905         |
| 50-80% MFI                      | 70,015             | 47,775         | 117,790        | 1,895              | 3,195         | 5,090         | 2,660         | 3,625         | 6,285         |
| 80-95% MFI                      | 34,985             | 16,810         | 51,795         | 1,080              | 990           | 2,070         | 1,085         | 1,000         | 2,085         |
| >95% MFI                        | 261,895            | 53,425         | 315,320        | 4,130              | 2,150         | 6,280         | 5,030         | 2,670         | 7,700         |
| <b>Total</b>                    | <b>422,940</b>     | <b>180,735</b> | <b>603,675</b> | <b>9,485</b>       | <b>14,750</b> | <b>24,235</b> | <b>10,805</b> | <b>12,520</b> | <b>23,325</b> |

Similar income discrepancies were found among non-Hispanic whites as compared to Hispanics. The 3,350 Hispanics earning 30 percent or less of MFI formed 14.4 percent of

total households, compared to 8.9 percent for non-Hispanic whites. An additional 16.7 percent of Hispanic households were very low income, compared to 10.8 percent of non-Hispanic whites. Although low-income rates among Hispanics were lower than among blacks, both minority groups were more concentrated than whites in the lower income brackets.

## Poverty

The poverty status of Nebraska's residents provides additional data concerning low-income residents. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation, using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits, such as public housing, Medicaid, and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, meaning that they are neither considered poor nor not poor.<sup>8</sup>

In 2000, 161,269 people lived in poverty in Nebraska—a poverty rate of 9.7 percent. This rate was significantly lower than the 12.4 percent rate seen in the nation, and 1.4 percentage points lower than the State's 1990 poverty rate. The number of individuals in poverty declined by 9,347 between 1990 and 2000, and the number of people in poverty decreased in each of the State's six regions, as seen in Table II.18, below. This is a very positive development.

**TABLE II.18**  
**INDIVIDUALS IN POVERTY**  
**1990 AND 2000 CENSUS**

| Region          | 1990           | 2000           | Change        |
|-----------------|----------------|----------------|---------------|
| North Central   | 10,729         | 7,834          | -2,895        |
| Northeast       | 67,201         | 66,712         | -489          |
| Northwest       | 14,286         | 12,855         | -1,431        |
| South Central   | 23,474         | 22,391         | -1,083        |
| Southeast       | 43,256         | 41,335         | -1,921        |
| Southwest       | 11,670         | 10,142         | -1,528        |
| <b>Nebraska</b> | <b>170,616</b> | <b>161,269</b> | <b>-9,347</b> |
| Poverty Rate    | 11.1           | 9.7            | -1.4          |

Table II.19, on the following page, shows the number of people in poverty in each of Nebraska's six regions, by age. Nearly 55,000 people under the age of 18 lived in poverty in 2000. The Southeast region had the lowest concentration of people in poverty under the age of 18, with 29.9 percent. The Northwest, with 36.4 percent of the population in poverty under the age of 18, had the highest concentration. More than 17,300 people 65 years of age or older lived in poverty in the State. Of those 75

<sup>8</sup> Information available at <http://www.census.gov/hhes/poverty/povdef.html>.

years and over, the highest concentration was found in the least populated region, North Central, where 11.1 percent of those age 75 or older lived in poverty in 2000. The lowest concentration was in the most populated region, the Northeast, where the percentage of those 75 years or older in poverty was 5.4 percent.

**TABLE II.19**  
**POVERTY BY AGE BY REGION**  
2000 CENSUS

| Region          | Under 5 years | 5 years      | 6 to 11 years | 12 to 17 years | 18 to 64 years | 65 to 74 years | 75 years and over | Total          |
|-----------------|---------------|--------------|---------------|----------------|----------------|----------------|-------------------|----------------|
| North Central   | 644           | 109          | 962           | 924            | 3,834          | 489            | 872               | 7,834          |
| Northeast       | 7,091         | 1,507        | 8,321         | 6,982          | 36,516         | 2,699          | 3,596             | 66,712         |
| Northwest       | 1,347         | 283          | 1,671         | 1,381          | 6,762          | 554            | 857               | 12,855         |
| South Central   | 2,137         | 485          | 2,492         | 2,236          | 12,324         | 1,019          | 1,698             | 22,391         |
| Southeast       | 3,720         | 838          | 3,997         | 3,809          | 24,825         | 1,613          | 2,533             | 41,335         |
| Southwest       | 1,007         | 212          | 1,242         | 1,080          | 5,146          | 622            | 833               | 10,142         |
| <b>Nebraska</b> | <b>15,946</b> | <b>3,434</b> | <b>18,685</b> | <b>16,412</b>  | <b>89,407</b>  | <b>6,996</b>   | <b>10,389</b>     | <b>161,269</b> |

### Labor Force, Employment, and Unemployment Rates

Labor force statistics provide a source of employment data that may be utilized to better understand economics in Nebraska. These statistics were collected by the Nebraska Department of Labor and Industry, under rules established by the U.S. Bureau of Labor Statistics. For this data, employment is defined as people either working or looking for work and covered under the unemployment compensation system.

Between 1990 and 2003, Nebraska's labor force expanded by 160,716 people—an annual rate of increase of 1.4 percent. During the same time period, employment increased by 139,497 people, or a 1.3 percent rate of increase. Between 2002 and 2003, the labor force rose by a relatively strong amount, some 16,817 persons, with employment surging nearly 11,800 persons. These labor force statistics are presented in Table II.20 below.

**TABLE II.20**  
**LABOR FORCE STATISTICS, NEBRASKA**  
BUREAU OF LABOR STATISTICS

| Year | Labor Force | Employment | Unemployment | Unemployment Rate |
|------|-------------|------------|--------------|-------------------|
| 1990 | 815,318     | 797,167    | 18,151       | 2.2               |
| 1991 | 838,178     | 814,963    | 23,215       | 2.8               |
| 1992 | 843,511     | 817,959    | 25,552       | 3.0               |
| 1993 | 865,506     | 842,500    | 23,006       | 2.7               |
| 1994 | 888,060     | 862,586    | 25,474       | 2.9               |
| 1995 | 909,607     | 885,547    | 24,060       | 2.6               |
| 1996 | 924,310     | 897,235    | 27,075       | 2.9               |
| 1997 | 922,179     | 898,119    | 24,060       | 2.6               |
| 1998 | 935,136     | 909,901    | 25,235       | 2.7               |
| 1999 | 931,859     | 905,213    | 26,646       | 2.9               |
| 2000 | 943,996     | 915,911    | 28,085       | 3.0               |
| 2001 | 952,869     | 923,481    | 29,388       | 3.1               |
| 2002 | 959,217     | 924,870    | 34,347       | 3.6               |
| 2003 | 976,034     | 936,664    | 39,370       | 4.0               |

Unfortunately, the size of the total labor force rose more than total employment, causing the State's unemployment rate to increase to 4.0 percent in 2003, the highest unemployment rate since 1990, and a .4 percentage point increase over the 2002 rate. Conventional economic thought suggests that an unemployment rate of four percent represents full employment of the labor force, with those unemployed simply a transient portion of the total labor force. Hence, despite recent increases, Nebraska's unemployment picture remains positive.

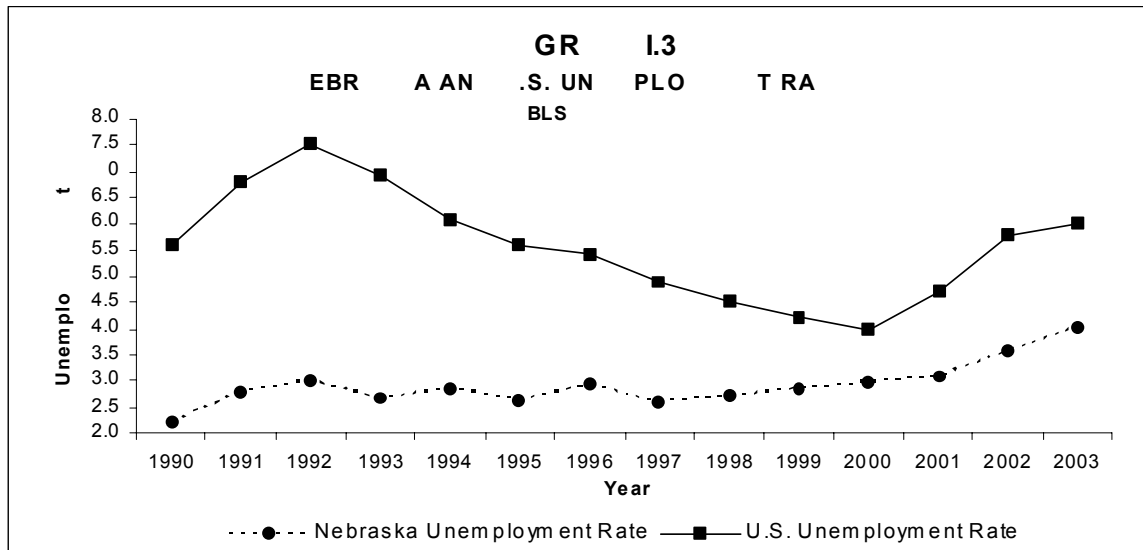
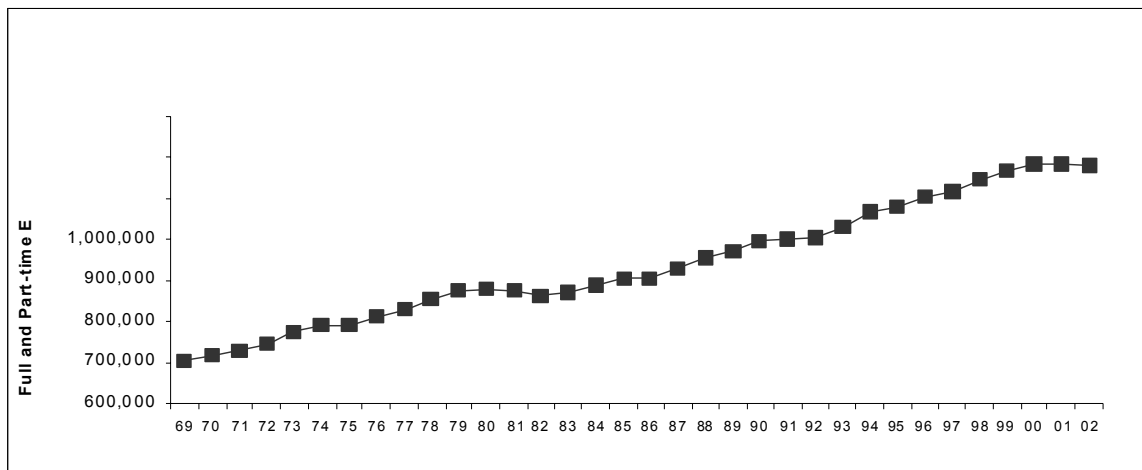


Diagram II.3, above, shows that Nebraska's unemployment rate has consistently been lower than the nation's unemployment rate. The national unemployment rate in 2003 was 6.0 percent. The State's unemployment rate increased each year from 1996 to 2003, and the gap between state and national unemployment rates reached their lowest level in 2000. However, the national unemployment rate rose precipitously in the following three years and in 2003 was a full 2.0 percentage points above Nebraska's 4.0 percent unemployment rate.

The Bureau of Economic Analysis (BEA) also releases estimates of employment. These data are actually more complete than the BLS labor force statistics, as they contain domestic employment, sole proprietors, and agricultural workers not covered by the unemployment compensation system. These data represent all full-and part-time jobs. Total employment in Nebraska rose from 703,747 in 1969 to more than 1.1 million in 2002. However, as seen in Diagram II.4, below, employment contracted slightly in 2002, falling to about 3,000 statewide.





## Personal Income

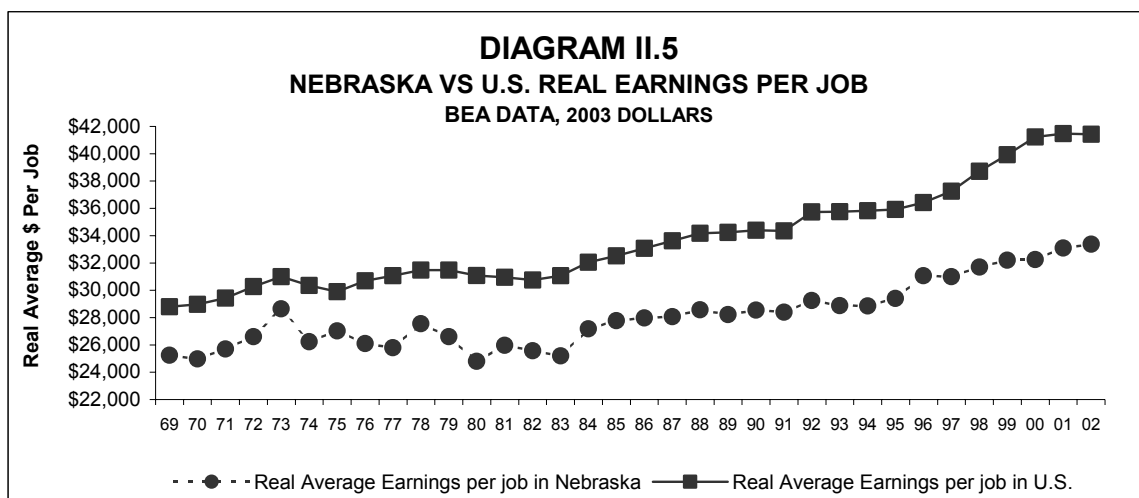
The BEA also provides income and earnings data. The BEA reported that total earnings in Nebraska increased since 1969, reaching \$39.4 billion in real dollar terms by 2002.<sup>9</sup> With the addition of dividends, interest, and rent payments received, the State's total personal income exceeded \$51.3 billion in 2002. Total personal income grew an average of 2.7 percent per year between 1969 and 2002.

While earnings rose an average of 2.4 percent per year, property income (comprising dividends, interest, and rent) rose nearly 3.5 percent per year from 1969 to 2002, surpassing \$10 billion in 2002.

Historically, Nebraska's real average wages per job have been significantly lower than U.S. averages. In 1969, the average real wage per job was \$25,248 in Nebraska, compared to \$28,785 nationally—a difference of \$3,537.

Average real earnings per job in Nebraska reached \$33,372 in 2002, while real earnings per job in the United States that year were \$41,436—\$8,064 higher than in Nebraska. Fortunately, the U.S. average wage rate ebbed slightly during the last few years, while the Nebraska average wage rate increased. This was nearly \$1,000 less than the \$8,963 gap seen in 2000. These data are presented in Diagram II.5, below.

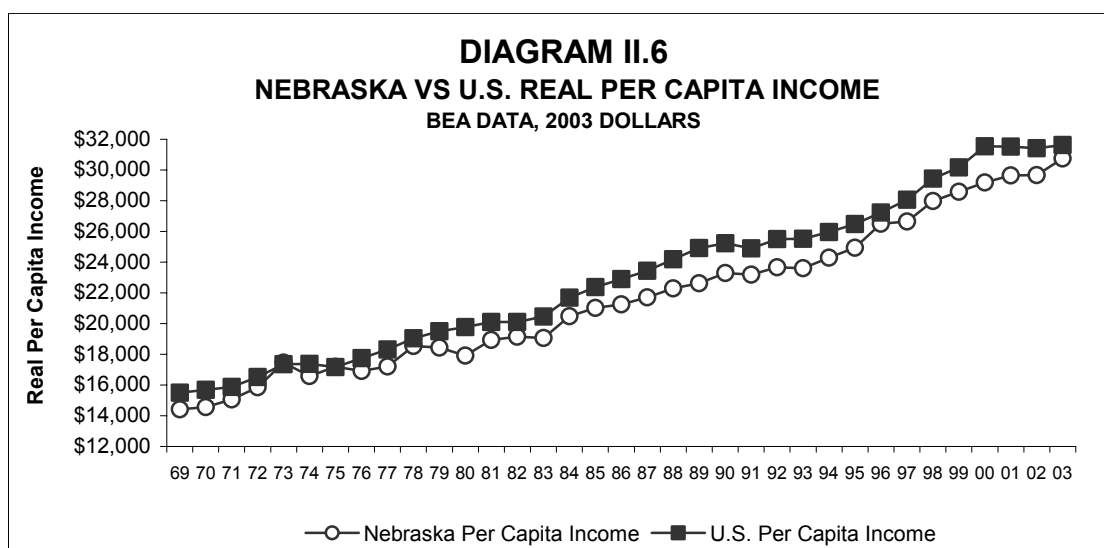
<sup>9</sup> The term "real" is used to indicate that the influences of inflation have been removed, and the values therefore indicate a measure of buying power over time. These data are expressed as real 2003 dollars.



## Per Capita Income

Although Nebraska's real average wages per job have been significantly lower than national average wages, the State's average real per capita income is not far below the national average. This is because Nebraska labor force participation rates are higher than national norms and many residents hold multiple jobs and have other income sources, such as dividends, interest, and rents. The BEA preliminary 2003 estimate of Nebraska's real per capita income, defined as total personal income divided by population, was \$30,758. This is a strong increase of 3.7 percent from 2002.

As seen in Diagram II.6, below, the U.S. per capita income flattened out after 2000, reaching \$31,632 in 2003. On the other hand, Nebraska's per capita income continued its steady, positive growth, closing to within \$874 of national norms in 2003. These statistics show that per capita income in the State, while still slightly lower than national norms, has increased more quickly than the national average in recent years.





## Section Three:

Housing Market Analysis

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## Section III. Nebraska Housing Market Analysis

### Housing Stock

Between 1990 and 2000, Nebraska's total housing stock rose by more than 62,000 units, or 9.4 percent, higher than the State's total population growth of 8.4 percent. The strongest rate of growth occurred in the two eastern regions of the State. The number of units rose 15.2 percent in the Southeast region and 10.1 percent in the Northeast region.

Growth in housing stock was not as strong in the southern and western regions, and housing stock in the North Central region actually declined by 2.3 percent. These data are provided in Table III.1, above. Overall, eastern Nebraska experienced 90.3 percent of the housing growth and 92.7 percent of the population growth between 1990 and 2000. The housing market in the eastern regions, which has driven housing growth in the State, may be tighter now than 10 years ago.

### Types of Housing

The predominant type of housing in Nebraska is a single-family unit (either attached or detached), comprising some 75 percent of all housing units, or more than 540,000 units in 2000, as seen in Table III.2, at right. However, between 1990 and 2000, growth rates varied by type of housing. The largest growth occurred in duplex and other apartment-style structures, not in single-unit housing. The number of duplex and larger dwellings increased in all six

**TABLE III.1**  
**TOTAL HOUSING UNITS IN**  
**NEBRASKA**  
**1990 AND 2000 DECENNIAL CENSUS**

| Region          | 1990           | 2000           | % Change    |
|-----------------|----------------|----------------|-------------|
| North Central   | 28,892         | 28,237         | -2.3%       |
| Northeast       | 261,330        | 287,837        | 10.1%       |
| Northwest       | 46,268         | 47,010         | 1.6%        |
| South Central   | 86,751         | 91,273         | 5.2%        |
| Southeast       | 194,377        | 223,913        | 15.2%       |
| Southwest       | 43,003         | 44,398         | 3.2%        |
| <b>Nebraska</b> | <b>660,621</b> | <b>722,668</b> | <b>9.4%</b> |

**TABLE III.2**  
**TOTAL HOUSING UNITS BY TYPE OF DWELLING**  
**1990 AND 2000 DECENNIAL CENSUS**

| Region        | Housing Type                | 1990           | 2000           | % Change      |
|---------------|-----------------------------|----------------|----------------|---------------|
| North Central | 1 unit attached or detached | 24,256         | 24,061         | -0.80%        |
|               | Duplex or larger            | 1,458          | 1,554          | 6.60%         |
|               | Mobile home or other        | 3,178          | 2,622          | -17.50%       |
|               | <b>Total</b>                | <b>28,892</b>  | <b>28,237</b>  | <b>-2.30%</b> |
| Northeast     | 1 unit attached or detached | 188,221        | 207,549        | 10.30%        |
|               | Duplex or larger            | 61,846         | 70,296         | 13.70%        |
|               | Mobile home or other        | 11,263         | 9,992          | -11.30%       |
|               | <b>Total</b>                | <b>261,330</b> | <b>287,837</b> | <b>10.10%</b> |
| Northwest     | 1 unit attached or detached | 34,828         | 35,691         | 2.50%         |
|               | Duplex or larger            | 5,506          | 5,761          | 4.60%         |
|               | Mobile home or other        | 5,934          | 5,558          | -6.30%        |
|               | <b>Total</b>                | <b>46,268</b>  | <b>47,010</b>  | <b>1.60%</b>  |
| South Central | 1 unit attached or detached | 67,272         | 71,166         | 5.80%         |
|               | Duplex or larger            | 12,028         | 12,846         | 6.80%         |
|               | Mobile home or other        | 7,451          | 7,261          | -2.50%        |
|               | <b>Total</b>                | <b>86,751</b>  | <b>91,273</b>  | <b>5.20%</b>  |
| Southeast     | 1 unit attached or detached | 145,000        | 166,892        | 15.10%        |
|               | Duplex or larger            | 40,241         | 49,513         | 23.00%        |
|               | Mobile home or other        | 9,136          | 7,508          | -17.80%       |
|               | <b>Total</b>                | <b>194,377</b> | <b>223,913</b> | <b>15.20%</b> |
| Southwest     | 1 unit attached or detached | 34,781         | 35,320         | 1.50%         |
|               | Duplex or larger            | 3,985          | 4,506          | 13.10%        |
|               | Mobile home or other        | 4,237          | 4,572          | 7.90%         |
|               | <b>Total</b>                | <b>43,003</b>  | <b>44,398</b>  | <b>3.20%</b>  |
| Nebraska      | 1 unit attached or detached | 494,358        | 540,679        | 9.40%         |
|               | Duplex or larger            | 125,064        | 144,476        | 15.50%        |
|               | Mobile home or other        | 41,199         | 37,513         | -8.90%        |
|               | <b>Total</b>                | <b>660,621</b> | <b>722,668</b> | <b>9.40%</b>  |

regions of the State, led by a 23.0 percent surge in the Southeast region. The number of mobile homes or other housing, on the other hand, decreased over the decade in all but the Southwest region, where it increased 7.9 percent.

Total housing increased 15.2 percent in the Southeast region and 10.1 percent in the Northeast region. Growth outside of the two eastern regions was limited, with growth in each of the other four regions under 6 percent during the time period. Even the North Central region lost nearly 200 single-family units.

## Occupied Housing

The number of occupied housing units in Nebraska increased even more than total housing units, although the growth was not spread evenly across the State. The number of occupied rental units increased 7.4 percent, compared to a 12.2 percent increase in owner-occupied homes. Table III.3, below, shows that occupied rental housing increased strongly in the two eastern regions but declined in three other regions, led by the North Central region, with a 7.5 percent decline. Owner-occupied housing increased the most in the Southeast and Northeast, Nebraska's two most populous regions, with 18.2 percent and 12.1 percent respectively.

**TABLE III.3**  
**OCCUPIED HOUSING UNITS IN NEBRASKA BY**  
**TENURE**

| 1990 AND 2000 DECENNIAL CENSUS |                |                |              |
|--------------------------------|----------------|----------------|--------------|
| Region                         | 1990           | 2000           | % Change     |
| <b>Renter Households</b>       |                |                |              |
| North Central                  | 6,714          | 6,210          | -7.5%        |
| Northeast                      | 83,954         | 91,964         | 9.5%         |
| Northwest                      | 12,953         | 12,640         | -2.4%        |
| South Central                  | 25,207         | 25,066         | -0.6%        |
| Southeast                      | 62,290         | 69,782         | 12.0%        |
| Southwest                      | 10,851         | 11,205         | 3.3%         |
| <b>Nebraska</b>                | <b>201,969</b> | <b>216,867</b> | <b>7.4%</b>  |
| <b>Homeowner Households</b>    |                |                |              |
| North Central                  | 17,097         | 17,109         | 0.1%         |
| Northeast                      | 158,527        | 177,681        | 12.1%        |
| Northwest                      | 26,322         | 28,052         | 6.6%         |
| South Central                  | 53,450         | 58,132         | 8.8%         |
| Southeast                      | 119,118        | 140,812        | 18.2%        |
| Southwest                      | 25,880         | 27,531         | 6.4%         |
| <b>Nebraska</b>                | <b>400,394</b> | <b>449,317</b> | <b>12.2%</b> |

## Vacancy Rates

The Census defines the vacancy rate as *vacant housing that is for sale or for rent* divided by *occupied housing plus vacant housing that is for sale or for rent*. Vacancy rates count only those units that are vacant and for sale or rent. Between 1990 and 2000, as homeowner vacancy rates in the United States dropped from 2.09 percent to 1.70 percent during the 1990s, Nebraska's rates rose .13 of a percentage point, to 1.81 percent in 2000.

**TABLE III.4**  
**HOMEOWNER VACANCY RATES IN**  
**NEBRASKA**

**1990 AND 2000 DECENNIAL CENSUS**

| <b>Region</b>   | <b>1990</b> | <b>2000</b> | <b>Change</b> |
|-----------------|-------------|-------------|---------------|
| North Central   | 2.25        | 3.57        | 1.32          |
| Northeast       | 1.50        | 1.30        | -.18          |
| Northwest       | 2.55        | 2.81        | .26           |
| South Central   | 1.74        | 2.44        | .70           |
| Southeast       | 1.50        | 1.57        | .07           |
| Southwest       | 2.16        | 2.86        | .70           |
| <b>Nebraska</b> | <b>1.68</b> | <b>1.81</b> | <b>.13</b>    |

As shown in Table III.4, above, the North Central region had the highest homeowner vacancy rate in the State, at 3.57 percent. The Northwest region, which had the highest vacancy rate in 1990, had the third-highest vacancy rate in 2000, behind the North Central and Southwest regions. Homeowner vacancy rates were lowest in the Northeast and Southeast regions.

In contrast to homeowner vacancy rates, the State's rental vacancy rates decreased slightly over the last decade, slipping to 7.64 percent statewide, as shown in Table III.5, below. Rental vacancy rates declined in the Northwest region, but were still a relatively high 10.6 percent. Although the overall increase in rental vacancy was slight, vacancy rates substantially above 6 percent indicate that an excess supply of rental stock exists.

**TABLE III.5**  
**RENTAL VACANCY RATES IN NEBRASKA**

**1990 AND 2000 DECENNIAL CENSUS**

| <b>Region</b>   | <b>1990</b> | <b>2000</b> | <b>Change</b> |
|-----------------|-------------|-------------|---------------|
| North Central   | 9.84        | 9.88        | .04           |
| Northeast       | 7.72        | 7.62        | -.10          |
| Northwest       | 11.38       | 10.63       | -.75          |
| South Central   | 7.56        | 8.06        | .5            |
| Southeast       | 6.14        | 6.39        | .25           |
| Southwest       | 10.30       | 9.70        | -.10          |
| <b>Nebraska</b> | <b>7.68</b> | <b>7.64</b> | <b>-.04</b>   |

**Disposition of Vacant Housing.** Vacant housing that is not for sale or for rent is separated into several categories, as shown in Table III.6, on the following page. Statewide, these combined categories of vacant housing decreased slightly between 1990 and 2000, from more than 58,000 vacant units in 1990 to about 56,500 vacant units in 2000. The greatest numerical decline during the decade was in "other vacant" units, which fell by 4,783 units. This category includes abandoned, boarded up, and other unsuitable, empty housing units. Nationally, "other vacant" housing increased 10.27 percent during the decade. This indicates that these units are being reclaimed or removed, a very good indicator of increasing quality in Nebraska's housing stock.



**TABLE III.6**  
**DISPOSITION OF VACANT HOUSING IN NEBRASKA**  
**1990 AND 2000 CENSUS**

| <b>Disposition of Vacant Housing Units</b> | <b>1990</b>   | <b>2000</b>   | <b>% Change</b> |
|--|---------------|---------------|-----------------|
| For rent                                   | 16,804        | 17,936        | 6.7%            |
| For sale only                              | 6,836         | 8,284         | 21.2%           |
| Rented or sold, not occupied               | 4,863         | 4,582         | -5.8%           |
| Seasonal/recreational or occasional use    | 10,978        | 11,912        | 8.5%            |
| For migrant workers                        | 351           | 127           | -63.8%          |
| Other vacant                               | 18,426        | 13,643        | -26.0%          |
| <b>Total Vacant Housing in Nebraska</b>    | <b>58,258</b> | <b>56,484</b> | <b>-3.0%</b>    |

“Other vacant” housing declined in all six regions of the State, led by the 44.5 percent decline in the Southwest region. Although “other vacant” housing in the Northeast region declined by 24.5 percent during the decade, the Northeast still had the most such housing, with 4,009 units, as seen in Table III.7, below.

**TABLE III.7**  
**“OTHER VACANT” HOUSING IN NEBRASKA**  
**1990 AND 2000 CENSUS**

| <b>Region</b>   | <b>1990</b>   | <b>2000</b>   | <b>% Change</b> |
|-----------------|---------------|---------------|-----------------|
| North Central   | 2,166         | 1,644         | -24.1%          |
| Northeast       | 5,312         | 4,009         | -24.5%          |
| Northwest       | 2,293         | 1,650         | -28.0%          |
| South Central   | 2,733         | 2,035         | -25.5%          |
| Southeast       | 3,508         | 2,965         | -15.5%          |
| Southwest       | 2,414         | 1,340         | -44.5%          |
| <b>Nebraska</b> | <b>18,426</b> | <b>13,643</b> | <b>-26.0%</b>   |

## Age of Housing Stock

As determined by the 2000 Census, 43.9 percent of Nebraska’s housing stock was constructed prior to 1960, or 317,369 units. Of the State’s total housing stock, 25.3 percent was built prior to 1940, as shown in Table III.8, below. Older homes, particularly those built prior to 1940, have a greater potential for deferred maintenance or structural problems related to inadequate foundations and floor supports, poor plumbing, outdated electrical wiring, and substandard roofing, as well as a greater likelihood of lead-based paint hazards.

The age of housing in Nebraska varied widely by region, with newer housing more common in the Northeast and Southeast regions. Between 7.4 and 8.1 percent of housing in the North Central, Northwest, and Southwest regions was built between 1990 and March of 2000, compared to 11.3 to 18.0 percent

**TABLE III.8**  
**AGE OF HOUSING STOCK IN NEBRASKA**  
**2000 CENSUS**

| <b>Year Structure Built</b>         | <b>1990</b>    | <b>2000</b>    | <b>% Change</b> |
|-------------------------------------|----------------|----------------|-----------------|
| Built 1999 to March 2000            | .              | 14,567         | .               |
| Built 1995 to 1998                  | .              | 44,594         | .               |
| Built 1990 to 1994                  | .              | 38,748         | .               |
| Built 1980 to 1989 <sup>1</sup>     | 85,254         | 74,294         | -12.86          |
| Built 1970 to 1979                  | 145,834        | 136,263        | -6.56           |
| Built 1960 to 1969                  | 100,105        | 96,833         | -3.27           |
| Built 1940 to 1959                  | 126,580        | 134,604        | 6.34            |
| Built 1939 or earlier               | 202,848        | 182,765        | -9.90           |
| <b>Total Occupied Housing Units</b> | <b>660,621</b> | <b>722,668</b> | <b>9.39</b>     |

<sup>1</sup> The 1990 Census information includes structures built from 1980-1990.

in the South Central and two eastern regions. Older housing was most common in the central part of the State. In the North Central region, 40.3 percent of the housing stock was built before 1940. In the South Central region, 32.4 percent of the homes were constructed before 1940. These data are provided in Table III.9, below.

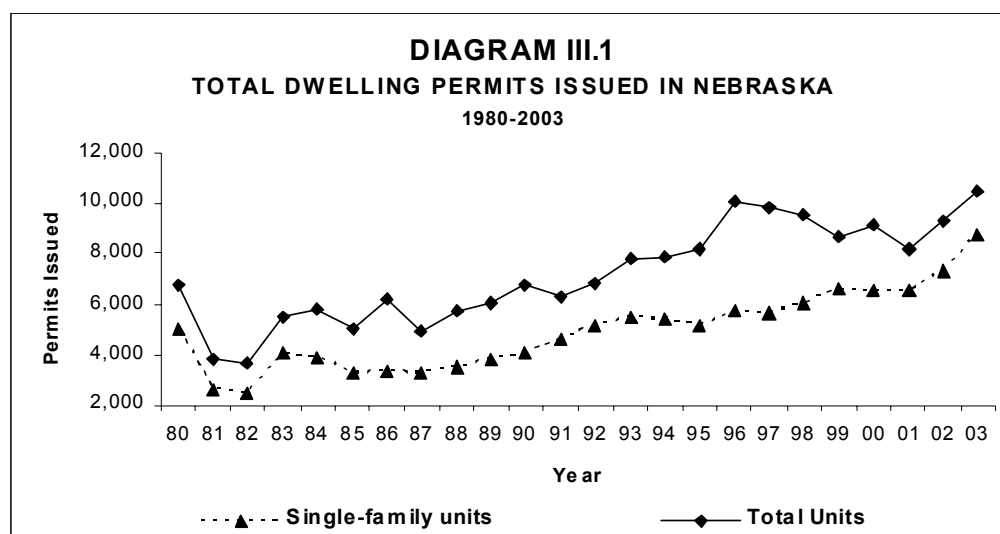
**TABLE III.9**  
**AGE OF HOUSING STOCK BY REGION**  
**2000 CENSUS**

| Region        | Percent Built<br>1990 – Mar 2000 | Percent Built<br>1960 – 1989 | Percent Built<br>1940 – 1959 | Percent Built<br>Prior to 1940 |
|---------------|----------------------------------|------------------------------|------------------------------|--------------------------------|
| North Central | 7.4                              | 34.2                         | 18.1                         | 40.3                           |
| Northeast     | 13.2                             | 44.6                         | 18.9                         | 23.3                           |
| Northwest     | 7.4                              | 38.3                         | 26.2                         | 28.1                           |
| South Central | 11.3                             | 38.0                         | 18.3                         | 32.4                           |
| Southeast     | 18.0                             | 44.4                         | 16.0                         | 21.6                           |
| Southwest     | 8.1                              | 39.0                         | 23.1                         | 29.8                           |

High concentrations of housing units built prior to 1940, particularly when located in areas with low-income householders, tend to have a higher incidence of deferred maintenance, which often leads to health and safety hazards.

## Housing Production

The Census Bureau reports the number of residential building permits issued each year, along with the value of construction identified on the permit.<sup>2</sup> As shown in Diagram III.1, below, the number of residential building permits issued in Nebraska rose steadily between 2001 and 2003. The increase was seen both in single-family and total unit permits, with the number of permits issued in each category reaching new highs in 2003.

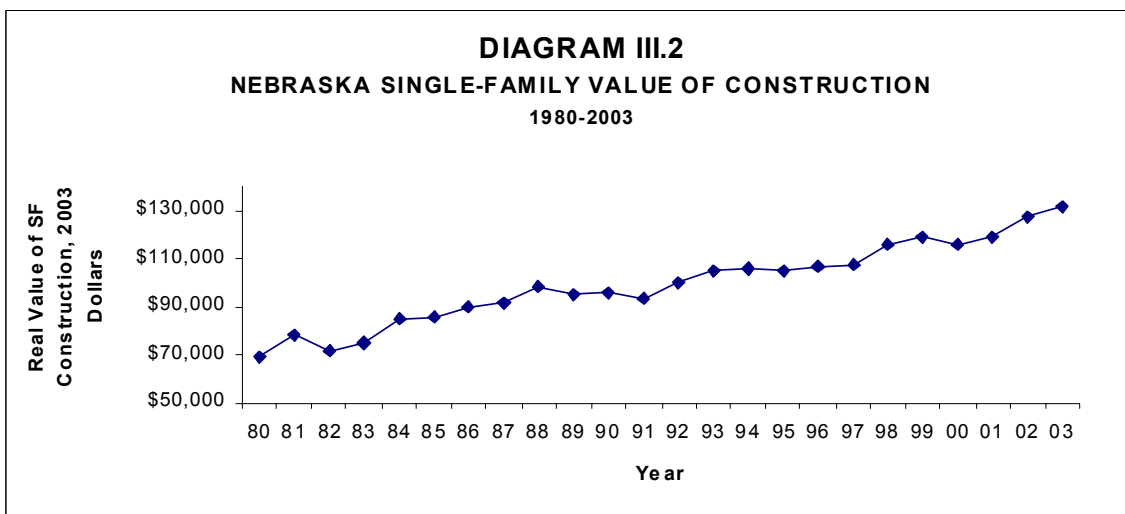


<sup>2</sup> The value of construction excludes the cost of land and lot development.

The recent increases in the total number of permits issued followed a period of slight declines. Between 1996 and 2001, the number of permits issued decreased in four of the five years. Meanwhile, single-family dwellings were constructed with increasing frequency in the late 1990s, rising from 5,717 in 1996 to 6,628 in 1999. The 2000 and 2001 levels of single-family development remained above 6,500 units per year, before jumping 20 percent between 2002 and 2003, reaching 8,780 in 2003. Consequently, fewer duplex, triplex, and other multifamily units have been created in recent years.

Of the 8,780 total single-family permits issued in 2003, more than half, 4,411, were issued in the Southeast region alone. The Northeast and Southeast regions combined had more than 87 percent of all permitted housing production in 2003. This indicates that housing in these regions is in high demand, while the demand is considerably lower in the other four regions of the State.

The Census Bureau also reports the value of construction, which excludes the cost of the land and all related land development costs, identified on each permit. As seen in Diagram III.2, below, the value of Nebraska's single-family new construction rose above \$130,000 for the first time in 2003, reaching \$132,015. During the last few years, the real value of construction rose 4.4 percent per year.



The amount of new construction for all types of housing units is presented in Table III.10, on the following page. While the number of single-family units increased by more than 2,000 units between 2000 and 2003, the total number of multi-family units fell by 823 more than the same time period. The number of tri-plex and four-plex units fell to 49, the lowest level since 1986, and the number of duplex units recovered to a level comparable to that seen in 1998.

**TABLE III.10**  
**NEBRASKA PERMITTED NEW CONSTRUCTION**  
**1980 THROUGH 2003**

| <b>Year</b> | <b>Single-family<br/>units</b> | <b>Real Value of SF<br/>Construction<br/>Per unit, 2003 \$</b> | <b>Duplex<br/>Units</b> | <b>Tri and<br/>Four-Plex<br/>Units</b> | <b>Multi-family<br/>Units</b> | <b>Total Units</b> |
|-------------|--------------------------------|--|-------------------------|--|-------------------------------|--------------------|
| 1980        | 4,989                          | 69,086   | 388                     | 317                                    | 1,043                         | 6,737              |
| 1981        | 2,672                          | 78,170   | 208                     | 217                                    | 730                           | 3,827              |
| 1982        | 2,464                          | 71,700   | 168                     | 203                                    | 843                           | 3,678              |
| 1983        | 4,035                          | 74,815   | 284                     | 164                                    | 1,048                         | 5,531              |
| 1984        | 3,895                          | 84,990   | 284                     | 174                                    | 1,433                         | 5,786              |
| 1985        | 3,268                          | 85,687   | 256                     | 137                                    | 1,340                         | 5,001              |
| 1986        | 3,331                          | 89,785   | 266                     | 130                                    | 2,509                         | 6,236              |
| 1987        | 3,289                          | 91,629   | 184                     | 36                                     | 1,393                         | 4,902              |
| 1988        | 3,502                          | 98,260   | 138                     | 136                                    | 1,967                         | 5,743              |
| 1989        | 3,837                          | 95,142   | 162                     | 94                                     | 1,948                         | 6,041              |
| 1990        | 4,037                          | 95,548   | 150                     | 62                                     | 2,507                         | 6,756              |
| 1991        | 4,597                          | 93,160   | 172                     | 91                                     | 1,403                         | 6,263              |
| 1992        | 5,151                          | 99,959   | 192                     | 68                                     | 1,399                         | 6,810              |
| 1993        | 5,504                          | 104,990  | 232                     | 194                                    | 1,870                         | 7,800              |
| 1994        | 5,386                          | 106,202  | 278                     | 183                                    | 2,030                         | 7,877              |
| 1995        | 5,161                          | 104,624  | 230                     | 136                                    | 2,637                         | 8,164              |
| 1996        | 5,717                          | 106,529  | 342                     | 90                                     | 3,942                         | 10,091             |
| 1997        | 5,638                          | 107,637  | 382                     | 145                                    | 3,716                         | 9,881              |
| 1998        | 6,019                          | 115,870  | 276                     | 164                                    | 3,101                         | 9,560              |
| 1999        | 6,628                          | 119,147  | 246                     | 89                                     | 1,733                         | 8,696              |
| 2000        | 6,513                          | 116,097  | 154                     | 265                                    | 2,173                         | 9,105              |
| 2001        | 6,551                          | 119,036  | 154                     | 49                                     | 1,444                         | 8,198              |
| 2002        | 7,301                          | 127,520  | 200                     | 74                                     | 1,765                         | 9,340              |
| 2003        | 8,780                          | 132,015  | 288                     | 49                                     | 1,350                         | 10,467             |

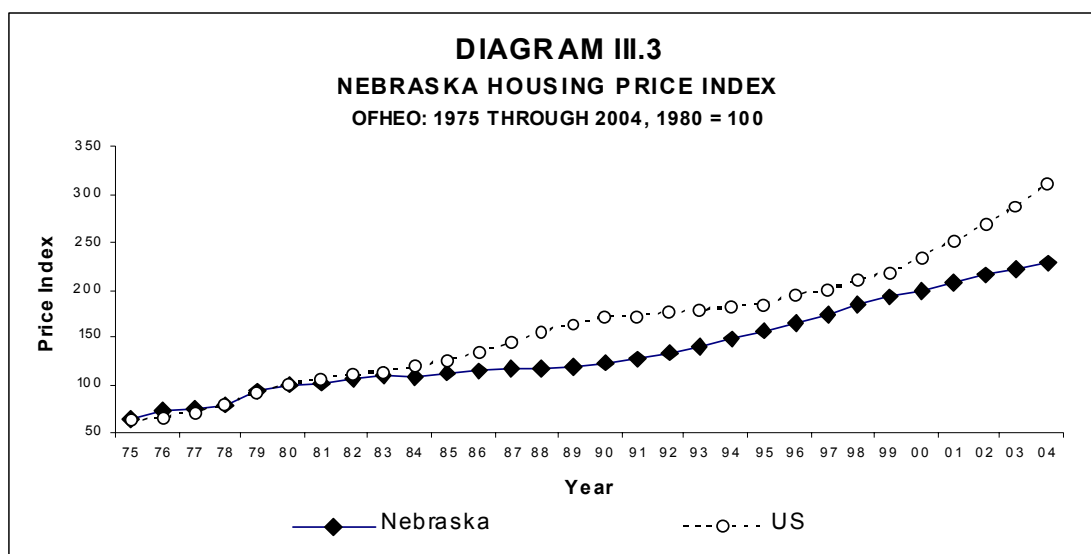
The construction value for a single-family home in the Northwest region rose an average of 4.7 percent per year from 1997 to 2003, and construction value in the Southwest region rose an average of 4.7 percent per year during the same time period. Construction value in other areas of Nebraska grew more slowly, as shown in Table III.11, below. This indicates that new construction in even the more rural areas is keeping pace with the eastern portion of the State.

**TABLE III.11**  
**NEBRASKA SINGLE-FAMILY CONSTRUCTION VALUE**  
**1997 THROUGH 2003, 1000s of REAL 2003 \$**

| <b>Region</b>   | <b>1997</b>    | <b>1998</b>    | <b>1999</b>    | <b>2000</b>    | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    |
|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| North Central   | 86,227         | 91,663         | 108,639        | 96,547         | 96,079         | 113,783        | 106,594        |
| Northeast       | 102,656        | 110,541        | 111,430        | 107,404        | 107,673        | 121,859        | 123,795        |
| Northwest       | 95,795         | 110,479        | 115,018        | 66,293         | 92,991         | 120,128        | 126,329        |
| South Central   | 114,170        | 121,598        | 119,497        | 134,586        | 133,223        | 130,656        | 134,277        |
| Southeast       | 112,628        | 120,653        | 126,879        | 126,217        | 129,447        | 132,494        | 138,400        |
| Southwest       | 101,265        | 107,406        | 108,122        | 98,701         | 117,960        | 123,602        | 133,738        |
| <b>Nebraska</b> | <b>107,637</b> | <b>115,870</b> | <b>119,147</b> | <b>116,097</b> | <b>119,036</b> | <b>127,520</b> | <b>132,015</b> |

Another indicator of housing cost comes from the Office of Federal Housing Enterprise Oversight (OFHEO). The OFHEO, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes. The OFHEO publishes a Housing Price Index that reflects price movements on a quarterly basis. The index is a weighted repeat sales index, meaning it measures average price changes in repeat sales or refinancing on the same properties. The information is obtained by review of repeat mortgage transactions on single-family properties with mortgages that have been purchased or securitized by Fannie Mae or Freddie Mac since January of 1975.<sup>3</sup> All indexes, whether state or national, were set equal to 100 as of the first quarter of 1980.

Diagram III.3, below, presents the price index from the first quarter of each year, from 1975 through 2004. The Nebraska index was close to the national index until the early 1980s. Since then, the Nebraska index has remained below the national average, and since 2000, the national index has significantly outpaced the Nebraska index. This indicates that housing in Nebraska is relatively less expensive than national averages.



## Overcrowding

The number of overcrowded households in Nebraska increased dramatically between 1990 and 2000. HUD defines overcrowded households as those with between 1.01 and 1.50 occupants per room. Severely overcrowded households are defined as those with 1.51 or more occupants per room. As seen in Table III.12, on the following page, overcrowding increased 44.5 percent statewide, and severe overcrowding rose 250.5 percent.<sup>4</sup> Severely overcrowded conditions rose dramatically in all regions, including a 722.2 percent increase in the Southwest region, and increases of between 212 and 308 percent in the Northeast, South Central, and Southeast regions.

<sup>3</sup> Information drawn from a June 2, 2003, press release from the Office of Federal Housing Enterprise Oversight.

<sup>4</sup> The HUD Special Tabulations data does not add up to the Census SF1 or SF3 data due to special tabulation rounding rules that were not used for the Census SF3 data. The rounding rules applied to the Special Tabulation data were as follows: (1) 0 rounds to 0, (2) 1-7 rounds to four, and (3) all other values round to the nearest multiple of five. As a result, the totals may be overly inflated or deflated when compared to Census totals.

**TABLE III.12**  
**INCIDENCE OF OVERCROWDING BY REGION**  
**1990 AND 2000 DECENNIAL CENSUS**

| Region          | Occupants per Room |                |             |              |               |              |              |              |               | Total Occupied Housing Units |                |              |
|-----------------|--------------------|----------------|-------------|--------------|---------------|--------------|--------------|--------------|---------------|------------------------------|----------------|--------------|
|                 | 1.00 or less       |                |             | 1.01 to 1.50 |               |              | 1.51 or more |              |               | 1990                         | 2000           | % Change     |
|                 | 1990               | 2000           | % Change    | 1990         | 2000          | % Change     | 1990         | 2000         | % Change      |                              |                |              |
| North Central   | 23,410             | 22,975         | -1.86       | 353          | 272           | -22.95       | 48           | 72           | 50.00         | 23,811                       | 23,319         | -2.07        |
| Northeast       | 238,223            | 260,978        | 9.55        | 3,248        | 4,740         | 45.94        | 1,010        | 3,927        | 288.81        | 242,481                      | 269,645        | 11.20        |
| Northwest       | 38,358             | 39,542         | 3.09        | 677          | 738           | 9.01         | 240          | 412          | 71.67         | 39,275                       | 40,692         | 3.61         |
| South Central   | 77,598             | 81,183         | 4.62        | 868          | 1,235         | 42.28        | 191          | 780          | 308.38        | 78,657                       | 83,198         | 5.77         |
| Southeast       | 179,071            | 206,074        | 15.08       | 1,741        | 2,657         | 52.61        | 596          | 1,863        | 212.58        | 181,408                      | 210,594        | 16.09        |
| Southwest       | 36,299             | 37,469         | 3.22        | 378          | 823           | 117.72       | 54           | 444          | 722.22        | 36,731                       | 38,736         | 5.46         |
| <b>Nebraska</b> | <b>592,959</b>     | <b>648,221</b> | <b>9.32</b> | <b>7,265</b> | <b>10,465</b> | <b>44.50</b> | <b>2,139</b> | <b>7,498</b> | <b>250.54</b> | <b>602,363</b>               | <b>666,184</b> | <b>10.60</b> |

According to Harvard's Joint Center for Housing Studies, the return of overcrowding as a national housing problem is almost entirely due to strong growth in foreign-born households, which are "more likely than the native born to cope with high housing costs by doubling up."<sup>5</sup> The rising minority population in Nebraska makes it likely that doubling up is occurring, perhaps accounting for the rapid increases in the number of overcrowded and severely overcrowded households. This suggests an increasing need for larger housing units.

Overcrowding was also examined among households considered by the Census Bureau to be in poverty.<sup>6</sup> Overcrowded households in poverty were much more common in renter-occupied housing, where 3,567 households were overcrowded or severely overcrowded, as compared to 983 owner-occupied households. A total of 2,442 households in poverty were overcrowded in 2000, and an additional 2,108 households in poverty were severely overcrowded.

Most of the overcrowded and severely overcrowded renter and homeowner households were located in the Northeast region, the most populated region in the State. However, the Northeast did not have the highest proportion of overcrowding and severe overcrowding among impoverished renters. The Northwest, with 10.8 percent of its renter households in poverty and overcrowded, had the highest concentration of such households. The Northeast had the next-highest rate, at 10.6 percent. These data are shown in Table III.13, below.

**TABLE III.13**  
**HOUSEHOLD OVERCROWDING BY POVERTY AND REGION**  
**2000 CENSUS**

| Region        | Occupants per room |              |              | Owner-occupied Housing Units | Occupants per room |              |              | Renter-occupied Housing Units |
|---------------|--------------------|--------------|--------------|------------------------------|--------------------|--------------|--------------|-------------------------------|
|               | 1.00 or less       | 1.01 to 1.50 | 1.51 or more |                              | 1.00 or less       | 1.01 to 1.50 | 1.51 or more |                               |
| North Central | 2,015              | 38           | 9            | 2,062                        | 1,194              | 38           | 19           | 1,251                         |
| Northeast     | 7,759              | 254          | 201          | 8,214                        | 15,670             | 957          | 893          | 17,520                        |
| Northwest     | 2,054              | 50           | 65           | 2,169                        | 2,692              | 234          | 92           | 3,018                         |
| South Central | 3,589              | 85           | 66           | 3,740                        | 5,036              | 212          | 171          | 5,419                         |
| Southeast     | 4,514              | 73           | 75           | 4,662                        | 11,966             | 386          | 385          | 12,737                        |

<sup>5</sup> *The State of the Nation's Housing: 2004*, Joint Center for Housing Studies of Harvard University, 2004.

<sup>6</sup> The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor.

|                 |               |            |            |               |               |              |              |               |
|-----------------|---------------|------------|------------|---------------|---------------|--------------|--------------|---------------|
| Southwest       | 1,865         | 35         | 32         | 1,932         | 1,987         | 80           | 100          | 2,167         |
| <b>Nebraska</b> | <b>21,796</b> | <b>535</b> | <b>448</b> | <b>22,779</b> | <b>38,545</b> | <b>1,907</b> | <b>1,660</b> | <b>42,112</b> |

## Plumbing and Kitchen Facilities

Census 2000 collected data concerning housing conditions, although the information related only to whether the housing units lacked complete plumbing or kitchen facilities. Table III.14, below, provides data concerning plumbing and kitchen facilities for each region. Unlike overcrowding, which increased steeply during the decade, the number of housing units with incomplete plumbing or kitchen facilities dropped markedly in all regions between 1990 and 2000. This is a very positive development, enhancing the overall quality of Nebraska's housing stock.

**TABLE III.14**  
**NUMBER OF UNITS LACKING COMPLETE FACILITIES**  
**NEBRASKA BY REGION, 1990 AND 2000 CENSUS**

| Region          | PLUMBING     |              |               | KITCHEN      |              |               |
|-----------------|--------------|--------------|---------------|--------------|--------------|---------------|
|                 | 1990         | 2000         | % Change      | 1990         | 2000         | % Change      |
| North Central   | 623          | 111          | -82.18        | 799          | 113          | -85.86        |
| Northeast       | 1,571        | 991          | -36.92        | 2,186        | 1,759        | -19.53        |
| Northwest       | 567          | 215          | -62.08        | 795          | 251          | -68.43        |
| South Central   | 802          | 297          | -62.97        | 1,182        | 481          | -59.31        |
| Southeast       | 1,330        | 665          | -50.00        | 1,708        | 1,198        | -29.86        |
| Southwest       | 349          | 129          | -63.04        | 548          | 188          | -65.69        |
| <b>Nebraska</b> | <b>5,242</b> | <b>2,408</b> | <b>-54.06</b> | <b>7,218</b> | <b>3,990</b> | <b>-44.72</b> |

## Cost Burden

Cost burden refers to the level of income expended for housing. A household is experiencing a cost burden if more than 30 percent of their household income is used to cover housing costs. A severe cost burden is experienced if more than 50 percent of household income is devoted to housing costs. There were more than 35,000 renters experiencing a cost burden and some 27,658 experiencing a severe cost burden, some 17.1 percent and 13.3 of all renters, respectively, as seen in Table III.15, below.

**TABLE III.15**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| <b>Total</b>           | <b>207,216</b>                  | <b>240,096</b>                 | <b>130,399</b>                   |

There were more than 33,000 homeowners with a mortgage experiencing a cost burden and another 13,640 experiencing a severe cost burden. Homeowners without a mortgage had lower cost burden rates, with 5.7 percent experiencing a cost burden and just 2.9 percent experiencing a severe cost burden. However, all households experiencing a severe cost burden face difficulties. Severely cost burdened renters and homeowners with a mortgage are at risk of homelessness and

homeowners without a mortgage likely allow deferred maintenance on their housing unit, increasing the potential for dilapidated units.

Still, housing in Nebraska tends to be more affordable than nationally, despite the fact that the State's average income is lower than the national average. This is illustrated in Table III.16, at right. In the United States, 19.1 percent of renter households were severely cost burdened in 2000. In Nebraska, just 14.5 percent of renters were severely cost burdened.

The rate of severe cost burden for homeowners with mortgages was 3.4 percent higher in the nation than in Nebraska. Of homeowners in the State without mortgages, 91.2 percent spent less than 30 percent of their income on housing, compared to a national rate of 89.3. Thus, even when taking into account the lower average incomes of Nebraska households, housing in the State is more affordable than the national average.

**TABLE III.16**  
**PERCENT HOUSEHOLD**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA, 2000 CENSUS**

| Percent                            | United States | Nebraska    |
|------------------------------------|---------------|-------------|
| <b>Renters</b>                     |               |             |
| < 30%                              | 60.2          | 67.0        |
| 31-50%                             | 20.8          | 18.5        |
| 50+ %                              | 19.1          | 14.5        |
| <b>Homeowners With Mortgage</b>    |               |             |
| < 30%                              | <b>73.2</b>   | <b>80.4</b> |
| 31-50%                             | 17.7          | 13.9        |
| 50+ %                              | 9.1           | 5.7         |
| <b>Homeowners Without Mortgage</b> |               |             |
| < 30%                              | 89.3          | 91.2        |
| 31-50%                             | 6.5           | 5.8         |
| 50+ %                              | <b>4.2</b>    | <b>3.0</b>  |

## Housing Problems

The U.S. Department of Housing and Urban Development (HUD) requested that the Census Bureau create tabulations of variables not available through the standard 2000 Census data products. These "special tabulations" are designed, in part, to assist agencies with housing planning and development of their Consolidated Plans for Housing and Community Development. One set of these tabulations dealt with households experiencing a housing problem. The Census Bureau defines a household with a housing problem as a household that is experiencing a cost burden, has incomplete plumbing or kitchen facilities, or is overcrowded.

When Census 2000 was taken, about 150,000 households in Nebraska had a housing problem. Households with a housing problem were separated by type of problem. These problems include incomplete plumbing facilities, incomplete kitchen facilities, overcrowding, severe overcrowding, cost burden, and severe cost burden, and are presented in Table III.17, below.<sup>7</sup>

**TABLE III.17**  
**HOUSEHOLDS WITH HOUSING PROBLEM BY TYPE OF PROBLEM**  
**2000 CENSUS SPECIAL TABULATIONS BY TENURE AND REGION**

| Region        | Incomplete Kitchen Or Plumbing |        | Overcrowding |        | Severe Overcrowding |        | Cost Burdened |        | Severe Cost Burden |        |
|---------------|--------------------------------|--------|--------------|--------|---------------------|--------|---------------|--------|--------------------|--------|
|               | Owner                          | Renter | Owner        | Renter | Owner               | Renter | Owner         | Renter | Owner              | Renter |
| North Central | 176                            | 116    | 256          | 169    | 48                  | 68     | 2,216         | 642    | 1,822              | 426    |
| Northeast     | 772                            | 1,702  | 2,006        | 2,881  | 1,085               | 2,670  | 18,883        | 13,877 | 9,842              | 10,988 |
| Northwest     | 238                            | 249    | 405          | 489    | 187                 | 235    | 2,923         | 1,760  | 2,061              | 1,431  |
| South Central | 334                            | 425    | 681          | 711    | 274                 | 512    | 6,474         | 3,649  | 4,011              | 2,852  |

<sup>7</sup> Again, due to the rounding algorithm, the data will not sum precisely as presented in other HUD Special Tabulation Tables.



|                 |              |              |              |              |              |              |               |               |               |               |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|
| Southeast       | 546          | 1,022        | 1,137        | 1,594        | 480          | 1,340        | 15,473        | 10,520        | 6,651         | 8,318         |
| Southwest       | 200          | 171          | 508          | 441          | 169          | 285          | 3,025         | 1,425         | 1,913         | 1,139         |
| <b>Nebraska</b> | <b>2,266</b> | <b>3,685</b> | <b>4,993</b> | <b>6,285</b> | <b>2,243</b> | <b>5,110</b> | <b>48,994</b> | <b>31,873</b> | <b>26,300</b> | <b>25,154</b> |

These data show that incomplete kitchen or plumbing facilities are not a large part of Nebraska's housing problems. While overcrowding occurs, this too appears to be a relatively small, though rapidly growing, problem. The most frequent housing problem in 2000 involved housing costs that were placing a strain on householders' budgets. Nearly 49,000 homeowner households experienced a cost burden in 2000, and an additional 26,300 homeowner households faced severe cost burdens. However, given that Nebraska had significantly fewer renters than homeowners, it appears that the 57,027 renters with cost burdens or severe cost burdens faced a disproportionately large share of the problem.

Households with housing problems were segmented by level of income, defined as a percentage share of median family income (MFI). As seen in Table III.18, below, 52,270 renter households, representing 74.6 percent of all renter households with a housing problem of any kind, earned less than 50 percent of MFI.

The situation was slightly different for homeowners. The largest group of homeowners with a housing problem was the moderately low-income group, defined as those with incomes from 50 to 80 percent of MFI. This group included 21,774 homeowners, or 27.4 percent of homeowners with any housing problem. As with renter households, housing problems were more common among households earning less than 50 percent of MFI.

**TABLE III.18**  
**HOUSEHOLDS WITH A HOUSING PROBLEM**  
**BY TENURE**  
**2000 HUD SPECIAL TABULATIONS**

| % of MFI     | Owners        | Renters       | Total          |
|--------------|---------------|---------------|----------------|
| 0-30%        | 17,254        | 29,980        | 47,234         |
| 30-50%       | 16,379        | 22,290        | 38,669         |
| 50-80%       | 21,774        | 12,384        | 34,158         |
| 80-95%       | 6,940         | 1,589         | 8,529          |
| 95%+         | 17,033        | 3,835         | 20,868         |
| <b>Total</b> | <b>79,380</b> | <b>70,078</b> | <b>149,458</b> |

Taken together, this information suggests that lower-income renters and homeowners were more likely to reside in units with a housing problem, although the largest number of homeowner households with housing problems earned moderately low-incomes.

Households with housing problems were also analyzed by racial and ethnic composition.<sup>8</sup> While racial minorities comprised 10.4 percent of Nebraska's total population and Hispanics comprised 5.5 percent of the total population, racial and ethnic minorities faced 16.7 percent of the State's total housing problems. Minority renters were particularly impacted, confronting 24.2 percent of the total housing problems experienced by all renters. Minority homeowners experienced a more modest 10.2 percent of Nebraska's total housing problems for

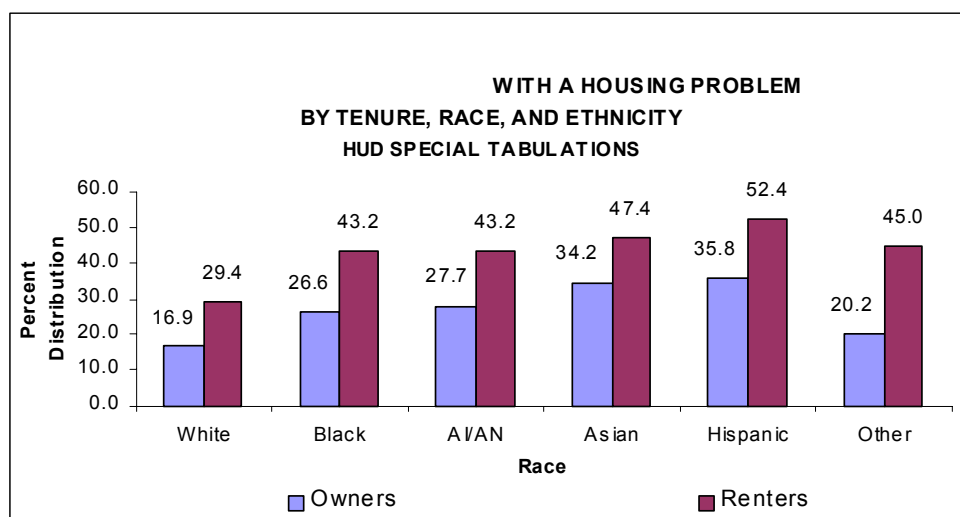
**TAB I.19**  
**HOLDS H A ING**  
**PROBLEM**  
**BY RACE AND ETHNICITY**  
**2000 HUD SPECIAL TABULATIONS**

| Race/Eth. | Owners | % of Total | Renters | % of Total |
|-----------|--------|------------|---------|------------|
| White     | 71,300 | 16.9       | 53,120  | 29.4       |
| Black     | 2,520  |            | 6,365   | 43.2       |
| AI/AN     |        |            |         | 43.2       |
| Asian     | 875    |            | 1,665   | 47.4       |
| Hispanic  |        |            |         | 52.4       |
| Other     |        |            |         | 45.0       |

<sup>8</sup> Households with housing problems by region, income, tenure, race, and ethnicity are presented in Appendix B, Tables B.15 through B.22.

owners. This information is presented in Table III.19, at right.

As seen in Diagram III.4, below, renter households were more likely to have housing problems, regardless of race or ethnicity. White, non-Hispanic renters and homeowners were least likely to have housing problems, while Hispanic renters and homeowners were most likely to have housing problems. Nebraska's small Asian community, both renters and homeowners, was the second most likely to suffer housing problems.



Combined, these data show that housing problems in Nebraska are concentrated among racial and ethnic minorities, as well as among low-income residents of the State, especially renters. Households having one or more of these housing problems have been separated by type of household and by income. These data, excluding the entitlement cities of Lincoln and Omaha, are presented in Table III.20, on the following page.<sup>9</sup> Statewide, there were some 17,000 elderly homeowner households facing a housing problem, along with another 7,464 elderly renter households facing a housing problem. However, for renters, there tends to be a disproportionate share of housing problems for those with very low and extremely low-incomes.

<sup>9</sup> Selected data from this table are utilized in HUD Table 2A.

**TABLE III.20  
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME  
AND TENURE**

**NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS**

| <b>Income as %<br/>of MFI</b> | <b>Elderly<br/>Households</b> | <b>Small<br/>Related<br/>Households</b> | <b>Large<br/>Related<br/>Households</b> | <b>Other</b>  | <b>Total</b>  |
|-------------------------------|-------------------------------|---|---|---------------|---------------|
| <b>Owner</b>                  |                               |   |   |               |               |
| 0-30%                         | 6,862                         | 2,873                                   | 786                                     | 1,880         | 12,401        |
| 30.1-50%                      | 4,952                         | 3,362                                   | 1,483                                   | 1,469         | 11,266        |
| 50.1-80%                      | 3,091                         | 6,106                                   | 2,429                                   | 2,549         | 14,175        |
| 80% +                         | 2,107                         | 8,972                                   | 3,321                                   | 2,029         | 16,429        |
| <b>Total</b>                  | <b>17,012</b>                 | <b>21,313</b>                           | <b>8,019</b>                            | <b>7,927</b>  | <b>54,271</b> |
| <b>Renter</b>                 |                               |   |   |               |               |
| 0-30%                         | 3,060                         | 4,235                                   | 788                                     | 4,621         | 12,704        |
| 30.1-50%                      | 2,579                         | 3,511                                   | 1,009                                   | 3,555         | 10,654        |
| 50.1-80%                      | 1,222                         | 1,936                                   | 940                                     | 1,827         | 5,925         |
| 80% +                         | 603                           | 816                                     | 1,005                                   | 507           | 2,931         |
| <b>Total</b>                  | <b>7,464</b>                  | <b>10,498</b>                           | <b>3,742</b>                            | <b>10,510</b> | <b>32,214</b> |
| <b>Total</b>                  |                               |   |   |               |               |
| 0-30%                         | 9,922                         | 7,108                                   | 1,574                                   | 6,501         | 25,105        |
| 30.1-50%                      | 7,531                         | 6,873                                   | 2,492                                   | 5,024         | 21,920        |
| 50.1-80%                      | 4,313                         | 8,042                                   | 3,369                                   | 4,376         | 20,100        |
| 80% +                         | 2,710                         | 9,788                                   | 4,326                                   | 2,536         | 19,360        |
| <b>Total</b>                  | <b>24,476</b>                 | <b>31,811</b>                           | <b>11,761</b>                           | <b>18,437</b> | <b>86,485</b> |

### **Lead-based Paint Hazards**

Environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely in older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use in 1978 because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. Housing units built before 1940, which make up 25.3 percent of total housing units in Nebraska, are much more likely than newer homes to contain lead-based paint.

HUD established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940;

- 80 percent of units built between 1940 and 1959; and,
- 62 percent of units built between 1960 and 1979.

**Units at Risk of Lead Hazards.** Because most housing units in Nebraska were built prior to 1980, lead-based paint hazards are likely to be a significant problem in the State. The HUD estimates noted above were applied to total units and are portrayed in Table III.21, below, to show the extent of the lead-based paint problem in Nebraska. In 2000, 57.9 percent of owner-occupied units and 56.1 percent of renter-occupied units were at risk.

**TABLE III.21**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS**  
**NEBRASKA, 2000 CENSUS**

| <b>Year Structure Built</b> | <b>Owner-Occupied Units at Risk</b> | <b>% of 2000 Housing Stock</b> | <b>Renter-Occupied Units at Risk</b> | <b>% of 2000 Housing Stock</b> | <b>Total Occupied Units at Risk</b> | <b>% of 2000 Housing Stock</b> |
|-----------------------------|-------------------------------------|--------------------------------|--------------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| 1939 or earlier             | 106,640                             | 23.73                          | 40,998                               | 18.90                          | 147,638                             | 22.16                          |
| 1940 to 1949                | 22,939                              | 5.11                           | 13,996                               | 6.45                           | 36,935                              | 5.54                           |
| 1950 to 1959                | 42,362                              | 9.43                           | 20,175                               | 9.30                           | 62,537                              | 9.39                           |
| 1960 to 1979                | 88,196                              | 19.63                          | 46,490                               | 21.44                          | 134,686                             | 20.22                          |
| <b>Total Units at Risk</b>  | <b>260,137</b>                      | <b>57.90</b>                   | <b>121,659</b>                       | <b>56.10</b>                   | <b>381,796</b>                      | <b>57.31</b>                   |
| Total Housing Units         | 449,306                             | .                              | 216,878                              | .                              | 666,184                             | .                              |

Other factors beside the age of housing units help to determine the risk for lead-based paint problems. These factors include the condition of the housing, tenure (*i.e.*, renter or owner), and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with the presence of lead-based paint hazards are low-income and rental status.

Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint. Renters are not as likely to renovate their dwellings, and rental property owners may not renovate their properties as often as homeowners renovate their own residences.

These correlations are borne out by data for Nebraska. When the number of units with lead-based paint risks were segmented by income and tenure, more than 77,000, or 88.0 percent, of the at-risk rental units were found to be occupied by extremely low- to moderate-income (LMI) households. This is more than the 79.8 percent of LMI homeowners who faced the potential of lead-based paint hazards, as seen in Table III.22, on the following page.

**TABLE III.22**  
**LOW- TO MODERATE-INCOME (LMI) HOUSEHOLDS**  
**AT RISK OF LEAD-BASED PAINT HAZARDS**  
**NEBRASKA, 2000 CENSUS**

| Year Structure Built       | 0-30% MFI     | 30-50% MFI    | 50-80% MFI    | 80-95% MFI    | Total LMI Households <sup>10</sup> |
|----------------------------|---------------|---------------|---------------|---------------|------------------------------------|
| <b>LMI Homeowners</b>      |               |               |               |               |                                    |
| 1939 or earlier            | 8,903         | 12,236        | 22,151        | 9,210         | 52,500                             |
| 1940 to 1949               | 2,004         | 2,512         | 4,823         | 2,124         | 11,464                             |
| 1950 to 1959               | 2,504         | 4,088         | 8,522         | 4,336         | 19,450                             |
| 1960 to 1979               | 3,542         | 5,728         | 12,856        | 7,073         | 29,199                             |
| <b>Total Units at Risk</b> | <b>16,954</b> | <b>24,563</b> | <b>48,353</b> | <b>22,743</b> | <b>112,612</b>                     |
| Total Housing Units        | 24,795        | 36,809        | 75,603        | 37,559        | 174,767                            |
| <b>LMI Renters</b>         |               |               |               |               |                                    |
| 1939 or earlier            | 7,899         | 7,616         | 10,844        | 3,399         | 29,758                             |
| 1940 to 1949               | 2,507         | 2,565         | 3,815         | 1,180         | 10,068                             |
| 1950 to 1959               | 3,653         | 3,571         | 5,587         | 1,825         | 14,636                             |
| 1960 to 1979               | 9,373         | 8,300         | 11,972        | 4,209         | 33,854                             |
| <b>Total Units at Risk</b> | <b>23,432</b> | <b>22,053</b> | <b>32,218</b> | <b>10,612</b> | <b>88,315</b>                      |
| Total Housing Units        | 41,906        | 38,879        | 56,598        | 19,406        | 156,788                            |
| <b>Total</b>               |               |               |               |               |                                    |
| 1939 or earlier            | 16,802        | 19,852        | 32,995        | 12,609        | 82,258                             |
| 1940 to 1949               | 4,511         | 5,077         | 8,639         | 3,304         | 21,531                             |
| 1950 to 1959               | 6,157         | 7,659         | 14,109        | 6,161         | 34,086                             |
| 1960 to 1979               | 12,916        | 14,028        | 24,828        | 11,281        | 63,053                             |
| <b>Total Units at Risk</b> | <b>40,386</b> | <b>46,616</b> | <b>80,571</b> | <b>33,355</b> | <b>200,928</b>                     |
| Total Housing Units        | 66,702        | 75,688        | 132,201       | 56,965        | 331,555                            |

## Housing Affordability

As of 2000, housing costs in Nebraska were considerably lower than the national average. For example, Census 2000 reports that the national median gross rent was \$602 per month, but the median gross rent in Nebraska was only 81.5 percent of that amount, or \$491 per month. For owner-occupied homes, the difference in pricing was even more striking; Nebraska's 2000 median home value of \$88,000 was only 73.6 percent of the national median value of \$119,600.

Two geographic maps, Exhibits III.1 and III.2, on the following two pages, present ranges of median gross rent and median home value, by county. The maps show that the eastern portions of the State tend to have higher housing costs, although Buffalo, Dawson, Hall, and Kearney Counties have average rents exceeding \$450 per month, and several counties in western and central Nebraska have home prices above \$69,000.

## Housing Needs Forecast

In May 2002, the Bureau of Business Research of the University of Nebraska - Lincoln (UNL) released a long-term population forecast for each county in Nebraska. Using Census 2000, the

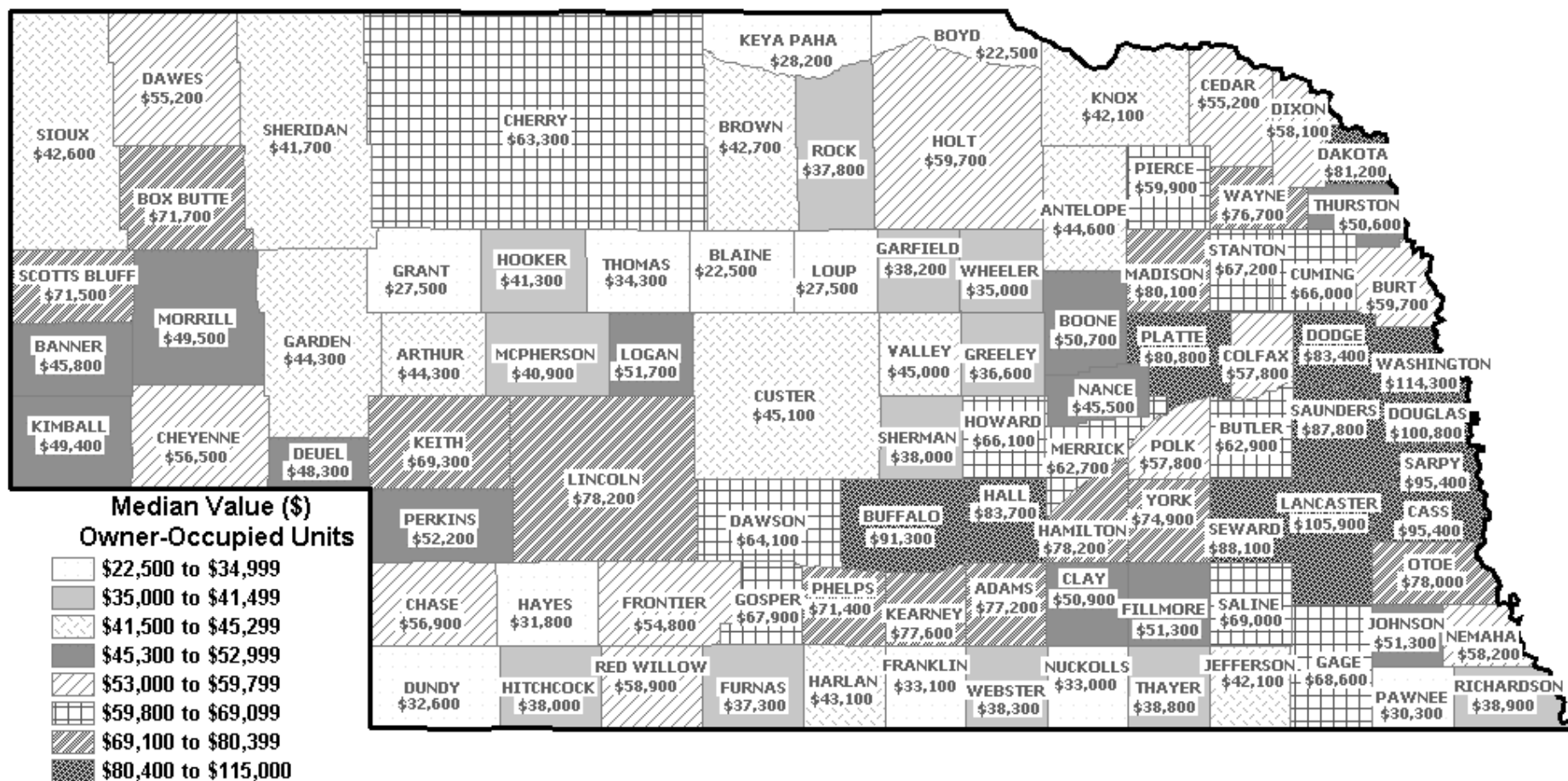
<sup>10</sup> Totals may not add precisely due to rounding.

data predicted the State's population in five-year increments through the year 2020. This forecast is used to help estimate future demand for housing.

## 2000 CENSUS

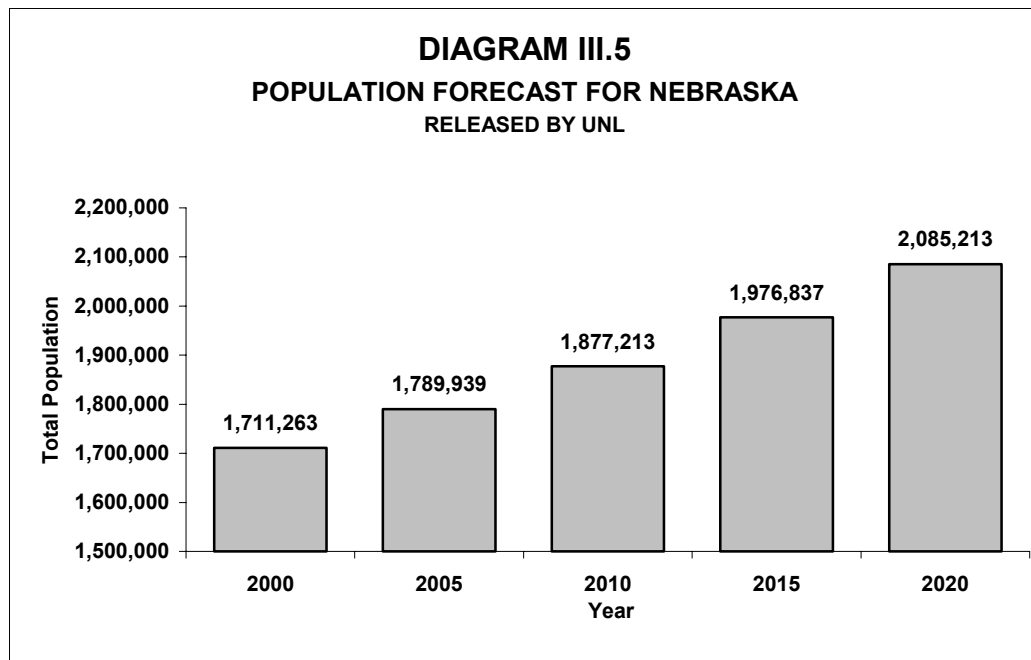


**MEDIAN HOME VALUE IN NEBRASKA, SPECIFIED OWNER-OCCUPIED UNITS**  
2000 CENSUS





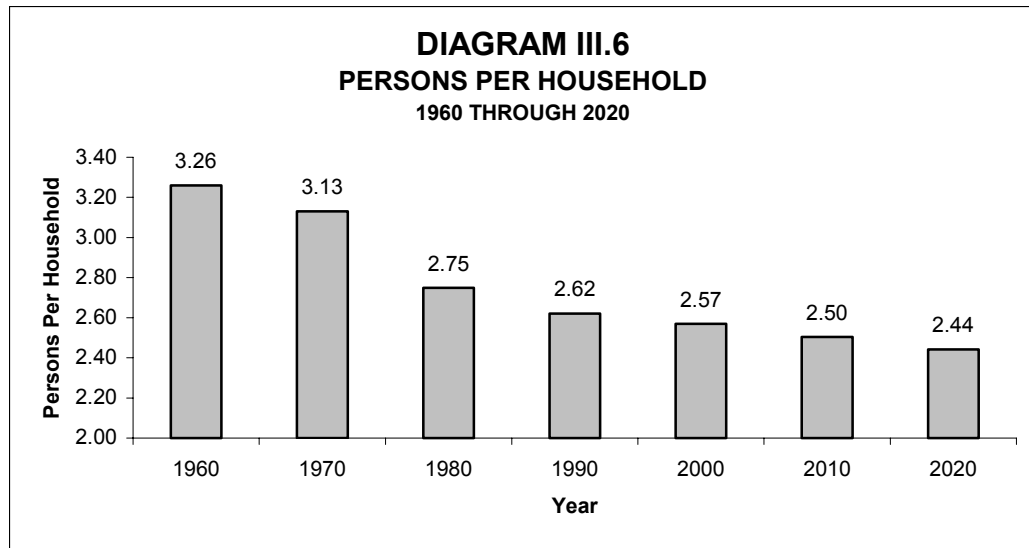
The UNL forecast expects the population to grow about 1 percent per year, increasing to nearly 2.1 million people by the year 2020. While this growth rate sounds low, the historic population growth rate during the last 100 years in Nebraska was only .4 percent per year, and .8 percent in the 1990s. Hence, future growth is expected to be relatively strong in the State, as seen in Diagram III.5, below.



Population growth is not expected to be uniform across the State. Regional variations will occur, with the eastern portion of Nebraska increasing its share of total population from 72.5 percent in 2000 to 75.8 percent in 2020. According to the forecast, the North Central region will decline in population during the entire period, as seen in Table III.23, below.

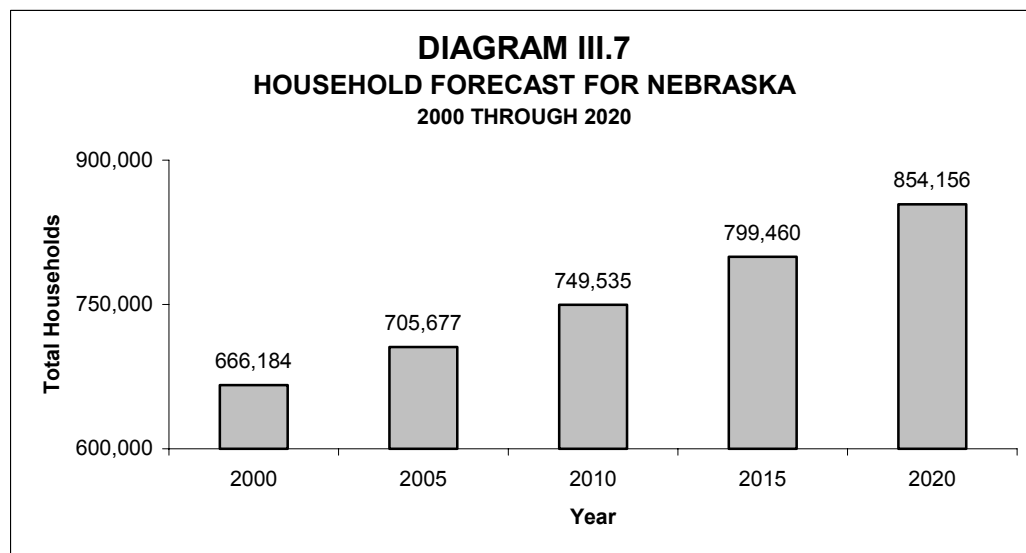
**TABLE III.23**  
**NEBRASKA POPULATION FORECAST BY REGION**  
UNL, 2000 THROUGH 2020

| Year | North Central | Northeast | No      | South Central | Southeast | Southwest | Nebraska  |
|------|---------------|-----------|---------|---------------|-----------|-----------|-----------|
|      | 57,607        | 695,795   | 100,476 | 213,736       | 546,080   | 97,569    | 1,711,263 |
| 2005 | 55,015        | 732,272   | 101,393 | 219,256       | 582,525   | 99,478    | 1,789,939 |
| 2010 | 52,618        | 772,281   | 102,688 | 225,503       | 621,991   | 102,132   | 1,877,213 |
| 2015 | 50,583        | 816,422   | 104,438 | 233,062       | 666,992   | 105,340   | 1,976,837 |
| 2020 | 48,639        | 863,542   | 106,221 | 241,337       | 716,534   | 108,940   | 2,085,213 |



The relationship between Nebraska's total population and occupied housing declined during the last 40 years, from 3.26 persons per household in 1960 to 2.57 in 2000. Household size is expected to decline further, to 2.44 by the year 2020, as seen in Diagram III.6, on the following page.<sup>11</sup> With this decline in household size comes increased household formation and increased pressure on housing markets; therefore, housing demand is expected to continue to outpace the rate of growth in population.

As a result of the anticipated declines in persons per household during the next 20 years, household formation is expected to increase to 854,156 units by the year 2020, an increase of 187,972 households from 2000. These findings are presented in Diagram



<sup>11</sup> This relationship is not precisely the same as persons per household. This value is a proxy for persons-per-household. It was used in the forecast system to avoid the complexity of forecasting the population that resides in group quarters, by county. Since population divided by occupied housing is a stable relationship, the target forecast, households, is also a stable prediction.

III.7, below.

Household formation is expected to vary by region, as shown in Table III.24, on the following page. More than 80,000 households will be formed in the Northeast and Southeast regions, while the North Central region will lose more than 2,500 households. The Northeast and Southeast regions' share of total households is expected to increase from 72.08 percent in 2000 to 75.84 percent by 2020. Generally, the average number of persons in the household will tend to be less in these more urbanized areas of the State than in the rural areas.

**TABLE III.24**  
**NEBRASKA HOUSEHOLD FORMATION FORECAST**  
**2000 THROUGH 2020**

| <b>Year</b> | <b>North Central</b> | <b>Northeast</b> | <b>Northwest</b> | <b>South Central</b> | <b>Southeast</b> | <b>Southwest</b> | <b>Nebraska</b> |
|-------------|----------------------|------------------|------------------|----------------------|------------------|------------------|-----------------|
| 2000        | 23,319               | 269,645          | 40,692           | 83,198               | 210,594          | 38,736           | 666,184         |
| 2005        | 22,573               | 287,632          | 41,622           | 86,380               | 227,512          | 39,959           | 705,677         |
| 2010        | 21,882               | 307,450          | 42,726           | 89,924               | 246,051          | 41,501           | 749,535         |
| 2015        | 21,321               | 329,411          | 44,045           | 94,075               | 267,297          | 43,311           | 799,460         |
| 2020        | 20,779               | 353,118          | 45,407           | 98,612               | 290,925          | 45,316           | 854,156         |

Homeownership will continue to rise, reaching 69.39 percent in 2020. This means that of the 854,156 households in 2020, 592,726 will be homeowners and 261,430 will be renters, as seen in Table III.25, below. This represents an increase of 143,409 homeowner units and 187,972 rental units from 2000.

**TABLE III.25**  
**TOTAL HOUSEHOLDS IN NEBRASKA**  
**2000 THROUGH 2020**

| <b>Year</b> | <b>Owners</b> | <b>Renters</b> | <b>Total</b> | <b>Ownership</b> |
|-------------|---------------|----------------|--------------|------------------|
| 2000        | 449,317       | 216,867        | 666,184      | 67.45            |
| 2005        | 479,475       | 226,202        | 705,677      | 67.95            |
| 2010        | 512,971       | 236,563        | 749,535      | 68.44            |
| 2015        | 550,991       | 248,469        | 799,460      | 68.92            |
| 2020        | 592,726       | 261,430        | 854,156      | 69.39            |

Homeownership in Nebraska is expected to increase from 67.45 percent in 2000 to 69.39 percent in 2020. The homeownership rates are expected to increase in each of the six regions of the State, as presented in Table III.26, below. The eastern regions will continue to have a lower homeownership rate and, therefore, larger proportions of renters than the other regions. For example, homeownership in the Northeast reaches 68.19 percent by 2020, while the North Central region is expected to have a rate of 76.84 and the Southwest a rate of 73.31.

**TABLE III.26**  
**NEBRASKA HOMEOWNERSHIP RATES BY REGION**  
 2000 THROUGH 2020

| Year | North Central | Northeast | Northwest | South Central | Southeast | Southwest | Nebraska |
|------|---------------|-----------|-----------|---------------|-----------|-----------|----------|
| 2000 | 73.37         | 65.89     | 68.94     | 69.87         | 66.86     | 71.07     | 67.45    |
| 2005 | 74.27         | 66.47     | 69.70     | 70.38         | 67.28     | 71.69     | 67.95    |
| 2010 | 75.16         | 67.04     | 70.42     | 70.88         | 67.70     | 72.25     | 68.44    |
| 2015 | 76.01         | 67.62     | 71.11     | 71.36         | 68.11     | 72.79     | 68.92    |
| 2020 | 76.84         | 68.19     | 71.79     | 71.83         | 68.52     | 73.31     | 69.39    |

Although increases in homeownership rates are expected in the North Central region, the total number of owner-occupied householders will steadily decrease. As shown in Table III.27, below, the number of homeowners will grow in each of the other five regions of the State.

**TABLE III.27**  
**NEBRASKA HOMEOWNER FORECAST BY REGION**  
 2000 THROUGH 2020

| Year | North Central | Northeast | Northwest | South Central | Southeast | Southwest | Nebraska |
|------|---------------|-----------|-----------|---------------|-----------|-----------|----------|
| 2000 | 17,109        | 177,681   | 28,052    | 58,132        | 140,812   | 27,531    | 449,317  |
| 2005 | 16,766        | 191,193   | 29,008    | 60,795        | 153,069   | 28,645    | 479,475  |
| 2010 | 16,446        | 206,129   | 30,088    | 63,739        | 166,583   | 29,987    | 512,971  |
| 2015 | 16,205        | 222,738   | 31,321    | 67,134        | 182,066   | 31,528    | 550,991  |
| 2020 | 15,965        | 240,775   | 32,596    | 70,837        | 199,330   | 33,222    | 592,726  |

The number of renter households in Nebraska is expected to increase to 261,430 by 2020. The number of renters in the North Central region is expected to decline, and the number of renters is expected to increase by less than 200 in the Northwest region. The number of renters in the two eastern regions is expected to grow much more quickly, as shown in Table III.28, below.

**TABLE III.28**  
**NEBRASKA RENTER FORECAST BY REGION**  
 2000 THROUGH 2020

| Year | North Central | Northeast | Northwest | South Central | Southeast | Southwest | Nebraska |
|------|---------------|-----------|-----------|---------------|-----------|-----------|----------|
| 2000 | 6,210         | 91,964    | 12,640    | 25,066        | 69,782    | 11,205    | 216,867  |
| 2005 | 5,807         | 96,439    | 12,613    | 25,585        | 74,443    | 11,314    | 226,202  |
| 2010 | 5,436         | 101,321   | 12,638    | 26,185        | 79,468    | 11,515    | 236,563  |
| 2015 | 5,115         | 106,673   | 12,724    | 26,941        | 85,232    | 11,783    | 248,469  |
| 2020 | 4,813         | 112,342   | 12,811    | 27,775        | 91,595    | 12,093    | 261,430  |

The number of households within specific income groups was also estimated.<sup>12</sup> Between 2000 and 2020, an additional 8,905 extremely low-income renter households, those earning less than 30 percent of median family income, are expected, as seen in Table III.29, below. Over this period, an estimated 7,901 very low-income renter households, those earning 30 to 50 percent of median family income, will be added, along with 12,018 low-income renter households earning between 50 and 80 percent of median family income. The number of extremely low-income and very low-income households, the vast majority of which will be in the eastern regions of the State, will continue to exert pressure on the assisted housing market. The stock of this type of housing will need to expand to serve their needs.

**TABLE III.29**  
**LOW-INCOME RENTERS**  
**PERCENT OF MEDIAN FAMILY INCOME**

| Year | 0-30%  | 30-50% | 50-80% |
|------|--------|--------|--------|
| 2000 | 42,204 | 39,183 | 56,458 |
| 2005 | 44,077 | 40,830 | 58,992 |
| 2010 | 46,147 | 42,663 | 61,790 |
| 2015 | 48,523 | 44,778 | 64,992 |
| 2020 | 51,109 | 47,084 | 68,476 |

By 2020, an increase of 22,581 homeowner households earning 50 to 80 percent of median family income is expected. Significant numbers of these households are expected to become homeowners only

**TABLE III.30**  
**LOW-INCOME HOMEOWNERS**  
**PERCENT OF MEDIAN FAMILY INCOME**

| Year | 0-30%  | 30-50% | 50-80% | 80-95% |
|------|--------|--------|--------|--------|
| 2000 | 25,360 | 37,284 | 75,228 | 37,944 |
| 2005 | 26,697 | 39,390 | 79,949 | 40,835 |
| 2010 | 28,199 | 41,749 | 85,211 | 44,030 |
| 2015 | 29,921 | 44,456 | 91,216 | 47,635 |
| 2020 | 31,804 | 47,424 | 97,809 | 51,589 |

with the aid of programs designed to assist first-time homebuyers. Furthermore, the number of households earning 80 to 95 percent of median family income, the prime income groups for first-time homebuyer programs, will rise by 13,645 over the forecast period. Consequently, demand for homeownership products is expected to rise appreciably over the forecast horizon, as seen in Table III.30, above. Overall demand for affordable housing products is therefore expected to rise significantly over the forecast horizon for both low-income renter households and low-income homeowner households.

<sup>12</sup> The distribution of households by tenure and income by median family income is derived from special tabulations of 2000 Census data, requested by HUD and released by the Census Bureau, in 2003.



## Section Four:

Housing and Homeless Needs

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## **Section IV. Nebraska Housing & Homeless Needs Assessment**

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### **Qualitative Input to Needs Assessment**

During April and May of 2004, six Development Districts (DDs) held a series of public input meetings for the purpose of collecting qualitative data, or input, to the Consolidated Planning Process. These districts were the Panhandle, Central, West Central, South Central, Northeast, and Southeast and collectively cover the entire State of Nebraska. The Nebraska Department of Economic Development (DED) provided a facilitation guide, allowing the public input meetings to collect similarly formatted data throughout the meeting process. Each of these DDs then produced a succinct report, identifying several attributes associated with the Consolidated Plan and the DED formula grant programs<sup>1</sup>.

The facilitation guides instructed the DDs to have the public react to six general areas of concern. These were housing, homelessness, economic development, community development, business development, and planning. Within the context of each of these issues, the DDs' reports tended to review five basic elements to the Consolidated Plan and the operation of the formula grant programs. These are program design issues pertinent to the Annual Action Plan, expressed preferences for specific projects, a broader view of housing and community development needs in the local communities, barriers to program efficiencies and addressing needs, and longer term goals and objectives. The following list summarizes the most salient points presented in the DD reports, as they apply to the longer-term five-year strategy.<sup>2</sup>

### **Housing**

1. Housing needs cited:
  - a) Renter and homeowner rehab
  - b) Special populations:
    - Elderly housing (elderly rentals/independent living)
    - Developmentally disabled housing
    - Mental health housing
  - c) Removal of blighted housing
  - d) Homeownership – down payment assistance
  - e) New construction of affordable owner occupied units
  - f) Homeownership - lead-based paint abatement assistance
  - g) Rental units for large families
  - h) Additional affordable rental units
2. Barriers to the provision of local affordable housing
  - a) Lack of capacity and understanding of housing programs
  - b) Lack of grant writers for small communities
  - c) Too hard to qualify (LMI versus blight)
  - d) Insufficient DED housing staff
3. Strategies or Actions to overcome barriers and address needs:

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<sup>1</sup> These reports are available from the DED by contacting Ms. Jen Bolen at [jbolen@neded.org](mailto:jbolen@neded.org).

<sup>2</sup> Expressed desires for specific projects and program design issues are not reported herein.

- a) Forge stronger partnerships with local communities and DDs, including coordination among DED, the Nebraska Investment Finance Authority (NIFA), and the US Department of Agriculture-Rural Development (USDA-RD)
  - b) Facilitate development of regional housing plans
  - c) Preservation of appropriate housing stock to create housing opportunities
- 4. Objective for the provision of affordable housing:
  - a) Increase local and regional capacity so more communities can take advantage of programs
  - b) Enhance communication through outreach and heightened awareness of programs
  - c) Explore other resources to more fully leverage available planning funds

## **Homelessness**

- 1. Housing needs of the homeless cited
  - a) More emergency shelters
  - b) More supportive housing for those with mental disorders
  - c) Improve case management of those leaving institutionalized settings
  - d) More transitional housing, including life and job skills training/treatment
- 2. Barriers to serving the homeless
  - a) Continuum of Care not well known/lack of coordination among providers
  - b) Lack of community awareness of homelessness
  - c) Reluctance to admit local problems
  - d) Inadequate data for monitoring problems and homeless population
- 3. Strategies or Actions to implement in addressing homelessness
  - a) Continue focusing on development and refinement of Continuum of Care, including homeless management systems
  - b) Forge additional partnerships among provider communities
  - c) Enhance public understanding of homelessness
- 4. Objectives in serving homelessness
  - a) Reduce unsheltered homeless
  - b) Reduce sheltered homeless

## **Economic Development**

- 1. Needs for non-housing economic development cited
  - a) Additional business training and education
  - b) Enhance support for needs of entrepreneurs
  - c) Expand local revolving loan program
  - d) Increase business and industry incentives
- 2. Barriers to non-housing economic development
  - a) Lack of local capacity
  - b) Lack of local ED offices/ DED spread too thin
  - c) Lack of business infrastructure
  - d) Lack of available labor force
- 3. Strategies or actions to implement to encourage non-housing economic development
  - a) Partner with local entities to assist with economic development activities
- 4. Objectives for non-housing economic development
  - a) Increase effectiveness of non-housing economic development activities

## **Community Development**

1. Community development needs cited
  - a) Tornado shelters
  - b) Downtown and main street improvement
  - c) Technical assistance for capital system planning
  - d) Infrastructure services oriented toward youth
  - e) Water and sewer needs, streets, and other infrastructure
2. Barriers to fulfilling community development needs
  - a) Continuity of local DED staff, which affects capacity and access
  - b) Lack of community plan to guide community's development activities
  - c) Lack of grant writers
3. Strategies or actions for community development needs
  - a) Prepare guide or guides advising local communities on system planning processes
4. Objectives for community development needs
  - a) Increase local capacity for capital system and infrastructure planning
  - b) Increase the number of basic infrastructure improvements

## **Business Development**

1. Business development needs cited
  - a) More job training
  - b) Need for more small business assistance and management training
  - c) Investment capital
  - d) Expand business assistance tool kits
  - e) Conduct tourism promotion activities
  - f) Expand existing businesses
  - g) CDBG capitalized revolving loan fund
2. Barriers to resolving business development needs
  - a) Lack of understanding of program
  - b) Lack of capacity at local level
  - c) Lack of sufficient DED field staff
3. Strategies or actions to encourage business development
  - a) Enhance capacity for or by providing small business technical assistance
  - b) Forge partnerships to leverage funds
4. Objectives for business development
  - a) Expand existing small business
  - b) Foster new opportunities with entrepreneurs

## **Planning**

1. Planning needs
  - a) Technical assistance for community and regional planning
  - b) Coordination with other agencies
  - c) Prioritize other needs within planning context first, be ready to proceed
2. Barriers to planning needs
  - a) Local capacity
  - b) Planning not always given high priority or is often placed on back burner
  - c) Paperwork a burden
  - d) Lack of participation by public

3. Strategies for planning needs
  - a) Encourage applications to be part of a larger planning cycle within communities and regions
4. Objectives for planning needs
  - a) Increase planning capacity and use throughout the State.

## **Priority Housing Needs**

Based upon both quantitative data and analysis, as well as public input received during the DD public input meetings, the following represent a set of three suggested priority housing needs:

### **1. Construction of more affordable housing for homeownership**

Nebraska has been experiencing increased growth through rising household formation. Although the pressure is highly concentrated in the Northeast and Southeast regions, there are pockets of expansion scattered throughout the State. As well, the construction value for single-family homes exceeded \$132,000 in 2003; this value excludes the cost of land and lot development charges, and implies price pressures are at work. Continuing declines in average household size will further stimulate household formation and the need for additional housing units. Between 2005 and 2010, nearly 35,000 homeowner households will be added in Nebraska. Of these, more than 5,200 will have incomes from 50 to 80 percent of MFI, and another 3,194 will have incomes from 80 to 95 percent of MFI. Housing priced for this market will need to continue to grow in order to keep pace with the household formation that will be occurring in the State.

### **2. Rental and Homeowner Rehab**

More than 317,000 units, 43.9 percent of the total number of housing units in Nebraska, were built prior to 1960, and more than 25 percent of the State's housing stock was constructed prior to 1940. Older housing was most common in the North Central region, where 40.3 percent of the stock was built prior to 1940, and in the South Central region, where 32.4 percent of the housing stock was constructed before 1940. Using HUD-established estimates for the risk of lead-based paint, 57.9 percent of owner-occupied units and 56.1 percent of renter-occupied units in the State were at risk of lead hazards in 2000. Furthermore, extremely cost-burdened homeowners, whether having a mortgage or not, are placing their homes at risk of deferred maintenance. As well, vacant housing stock that is neither for sale nor for rent can be made useful and add to the existing housing stock. Preservation of housing with architectural, aesthetic, or historic value is important. As well, some elderly persons may be seeking alternatives to homeownership as they age and desire to move to more accommodating living situations. However, low-income households, especially minority racial and ethnic households, face a disproportionate share of housing at risk of lead-based paint hazards, with the vast majority of these households of low to moderate income.

### 3. More affordable rental housing in selected markets

Between 2005 and 2010, Nebraska will see an increase in demand for rental housing of nearly 10,000 units. Of these, slightly more than 6,700 units will comprise LMI households. More than 2,000 will be needed by extremely low-income households. While rental vacancy rates exceeded 9 percent in the North Central, Northwest, and Southwest regions of Nebraska, and these areas often have sufficient capacity now, other areas of the State will experience striking increases in demand. However, severe overcrowding in rental markets may be alleviated by construction of larger rental units in selected areas of the State.

The information presented previously in this report was used in compiling the data presented in the US Department of Housing and Urban Development (HUD) Table 2A, which presents goals and overall priority needs associated with renter, owner, and special needs households in the State of Nebraska. Information derived from the 2000 HUD Special Tabulations was used to determine the number of households with unmet housing needs.

**HUD TABLE 2A**  
**Priority Needs Summary Table (excludes Lincoln and Omaha)**

| PRIORITY HOUSING NEEDS (households) |               | Priority Need Level<br>High, Medium, Low |        | Unmet Need | Goals |
|-------------------------------------|---------------|--|--------|------------|-------|
| Renter                              | Small Related | 0-30%                                    | High   | 4235       | 10    |
|                                     |               | 31-50%                                   | Low    | 3511       | 10    |
|                                     |               | 51-80%                                   | Medium | 1936       | 30    |
|                                     | Large Related | 0-30%                                    | High   | 788        | 30    |
|                                     |               | 31-50%                                   | Low    | 1009       | 20    |
|                                     |               | 51-80%                                   | Medium | 940        | 20    |
|                                     | Elderly       | 0-30%                                    | High   | 3060       | 5     |
|                                     |               | 31-50%                                   | Medium | 2579       | 50    |
|                                     |               | 51-80%                                   | Medium | 1222       | 20    |
|                                     | All Other     | 0-30%                                    | High   | 4621       | 10    |
|                                     |               | 31-50%                                   | Low    | 3555       | 0     |
|                                     |               | 51-80%                                   | Medium | 1827       | 20    |
| Owner                               |               | 0-30%                                    | Low    | 12407      | 390   |
|                                     |               | 31-50%                                   | Medium | 11266      | 780   |
|                                     |               | 51-80%                                   | High   | 14175      | 390   |
| Special Needs                       |               | 0-80%                                    | High   | 70417      | 225   |
| Total Goals                         |               |  |        |            | 2010  |

| HUD TABLE 2A Continued |      |
|------------------------|------|
| Total 215 Goals        | 2010 |
| Total 215 Renter Goals | 250  |
| Total 215 Owner Goals  | 1760 |

The number of households listed in each category reflects the number of households with housing problems. A household with a housing problem is one in which the household is experiencing one or more of the following conditions: overcrowding, a cost burden, or incomplete plumbing or kitchen facilities.

**HUD TABLE 1B**  
**Special Needs (Non-Homeless) Populations**

| SPECIAL NEEDS<br>SUBPOPULATIONS                          | Priority Need<br>Level<br>High, Medium, Low,<br>No Such Need | Unmet<br>Need | Dollars to<br>Address<br>Unmet Need <sup>i</sup> | Goals      |
|--|--|---------------|--|------------|
| Elderly <sup>1</sup>                                     | Medium   | 9,637         | 240,925,000                                      | 23         |
| Frail Elderly <sup>1</sup>                               | High   | 12,095        | 302,375,000                                      | 28         |
| Severe Mental Illness <sup>2</sup>                       | High   | 11,700        | 292,500,000                                      | 27         |
| Developmentally Disabled <sup>3</sup>                    | Low  | 16,330        | 408,250,000                                      | 38         |
| Physically Disabled <sup>3</sup>                         | High   | 6,104         | 152,600,000                                      | 14         |
| Persons w/ Alcohol/Other<br>Drug Addictions <sup>4</sup> | Low  | 33,326        | 833,150,000                                      | 77         |
| Persons w/ HIV/AIDS <sup>5</sup>                         | Medium   | 656           | 16,400,000                                       | 2          |
| Other – Mobility/self-care<br>limitation <sup>6</sup>    | Medium   | 6,861         | 171,525,000                                      | 16         |
| <b>Total<sup>7</sup></b>                                 |  | <b>96,709</b> | <b>2,417,725,000</b>                             | <b>225</b> |

<sup>1</sup> Source: 2000 HUD Special Tabulations. Elderly includes 1 or 2 person household with either person 62-74 years of age, with a housing problem. Frail Elderly includes 1 or 2 person household with either person 75 years or over with a housing problem. HUD classifies housing units with one or more of these conditions as a household with a housing problem: households that lack complete plumbing/kitchen facilities, have more than 1.01 persons per room, or have a cost burden with more than 30 percent of the household's income being spent on housing.

<sup>2</sup> Source: State of Nebraska Housing Need Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.. The estimate includes population 19 years or older with a serious mental illness by year 2008.

<sup>3</sup> Source: American Community Survey, 2001 Public Use Microdata Sample (PUMS), Census Bureau. These estimates were obtained by applying the 2000 Census data of "disabled by type of disability" to the 2001 PUMS data of the total number of disabled that spent more than 30 percent of their income on housing. The developmentally disabled includes people with more than one type of disability.

<sup>4</sup> Source: Nebraska Health and Human Services survey. The estimate includes persons 19 years or older who would seek substance abuse treatment, that are not homeless but often require supportive housing.

<sup>5</sup> Source: Nebraska Health and Human Services – Nebraska HIV/AIDS Housing Plan. The estimates include the need for housing for those with HIV/AIDS in 2002.

<sup>6</sup> Source: 2000 HUD Special Tabulations. The estimate includes non-elderly households with a mobility or self-care limitation. HUD classifies mobility and self-care limitation as: persons 15 years old and over with a physical or mental condition that had lasted for 6 months or more that made it difficult to go outside the home alone, or made it difficult to take care of their own personal needs.

<sup>7</sup> The total special needs population estimate includes duplicates because of persons that may appear in more than one of the sub-categories.

<sup>8</sup> Basis of assumption is the need on average of \$25,000 per household to address a housing problem, based on (a) average rehabilitation costs of \$25,000 to address incomplete plumbing/kitchen facilities, (b) \$25,000 for additional housing unit costs to address overcrowding and (c) \$25,000 total from \$5,000 per person per year for 5 years for rent/mortgage assistance to address housing cost burden.

## Homeless Needs Assessment

In 1987, bipartisan support in the U.S. Congress led to passage of the Urgent Relief for the Homeless Act. After the death of one of its chief sponsors, Representative Stewart B. McKinney of Connecticut, the act was renamed the McKinney-Vento Homeless Assistance Act and signed into law in 1987. The Act was amended four times in the next eight years, expanding the scope and strength of the original legislation. The goal of eliminating homelessness was announced in 2000, when the National Alliance to End Homelessness stated the goal in its 10-year plan. Mel Martinez, then U.S. Secretary HUD, accepted the goal of ending homelessness in his keynote speech at the National Alliance's conference in 2001. President George W. Bush made ending chronic homelessness within a decade one of the goals of his 2003 budget.

The challenge of ending homelessness is immense, in part because of the difficulty of assessing the problem, both at the local and national level. Defining, locating, and counting the homeless, as well as understanding the wide variety of needs both in the general homeless population and in specific subpopulations, is a necessary step in meeting the challenge.

HUD initiated the Continuum of Care (CoC) process in 1994 to encourage a coordinated, strategic approach to planning assistance for people who are homeless and near-homeless. The CoC approach reorganized the mechanism by which McKinney-Vento homeless assistance funds were awarded, consolidating several HUD grant programs into a single competitive grant process. Applying for these funds requires submission of a CoC plan that demonstrates broad participation of community stakeholders and identifies the resources and gaps in the community's approach to providing services for the homeless.

Fundamental components of all CoC systems include:

- Outreach, intake, and assessments to identify individual and family service and housing needs and to link individuals and families to appropriate housing and service resources;
- Emergency shelter and safe, decent alternatives to homelessness;
- Transitional housing with supportive services to help people develop the skills necessary for living in permanent housing; and,
- Permanent housing and permanent supportive housing.

HUD's definition of homelessness, which is used in applications for assistance from HUD-sponsored programs, is slightly more comprehensive than the definition provided in the McKinney-Vento Act. HUD defines the homeless as people who are:

1. sleeping in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
2. sleeping in emergency shelters;
3. people who are living in transitional or supportive housing but who originally came from streets or emergency shelters;
4. ordinarily sleep in transitional or supportive housing for homeless people but are spending a short time (30 consecutive days or less) in a hospital or other institution;

5. being evicted within the week from private dwelling units and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing; or,
6. being discharged within the week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.

As envisioned by HUD, the CoC system serves the specific needs of all homeless subpopulations within the community, and the CoC system is coordinated with as inclusive a group of community representatives as possible, including nonprofit organizations, law enforcement agencies, service providers, business representatives, and representatives from the homeless community.

The Nebraska Homeless Assistance Program (NHAP) is administered by the Nebraska Health and Human Services System, Office of Economic and Family Support. The NHAP awards grants to agencies and organizations across the State that provide shelter, housing, and services to people who are homeless or at imminent risk of becoming homeless.

Specifically, the NHAP administers HUD's Emergency Shelter Grant Program (ESG) and the Nebraska Homeless Shelter Assistance Trust Fund (HSATF). Each year, the ESG funds are matched with funds from the HSATF. The grants are awarded to agencies that collaborate to help people who are homeless and near-homeless achieve maximum self-sufficiency in housing that is safe, affordable, and appropriate for their needs. During the July 1, 2003 – June 30, 2004 grant year, 70 programs and agencies were funded across the State that provided services to people who were homeless and/or near-homeless.

The strategy for the NHAP has been to support and facilitate an active and effective regional CoC planning and delivery system focusing on a comprehensive approach to housing and service delivery to people who are homeless and near-homeless. Nebraska's CoC approach helps communities plan for and provide housing and service resources to address the needs of people who are homeless so they can make the critical transition from the streets to jobs and independent living.

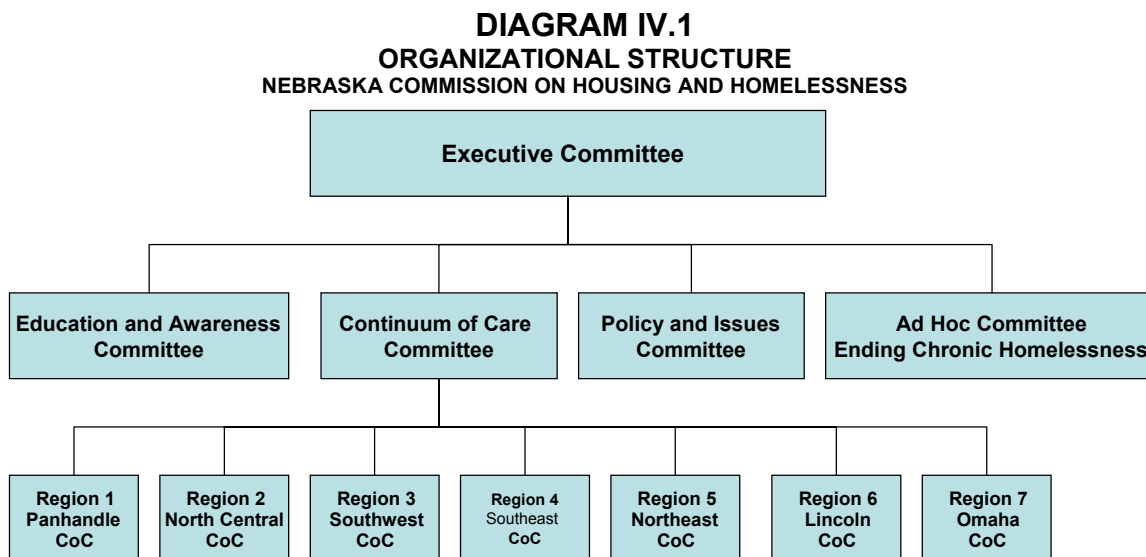
The NHAP approach is intended to do the following:

- Assist with the alleviation of homelessness;
- Provide temporary and/or permanent shelters for people who are homeless;
- Address the needs of migrant farm workers; and,
- Encourage the development of projects that link housing assistance programs with efforts to promote self-sufficiency.

On May 13, 1998, Nebraska's governor consolidated three commissions in the State that were addressing housing and homelessness issues. These combined groups became the Nebraska Commission on Housing and Homelessness (NCHH). The NCHH is comprised of 21 members appointed by the governor to three-year terms of unpaid service, representing all regions of Nebraska. The NCHH's Continuum of Care committee serves as the advisory committee to the NHAP, HHS serves as the state agency supporting this committee. DED serves as the state



agency supporting the NCHH. The organizational structure of the NCHH is shown in Diagram IV.1, below:

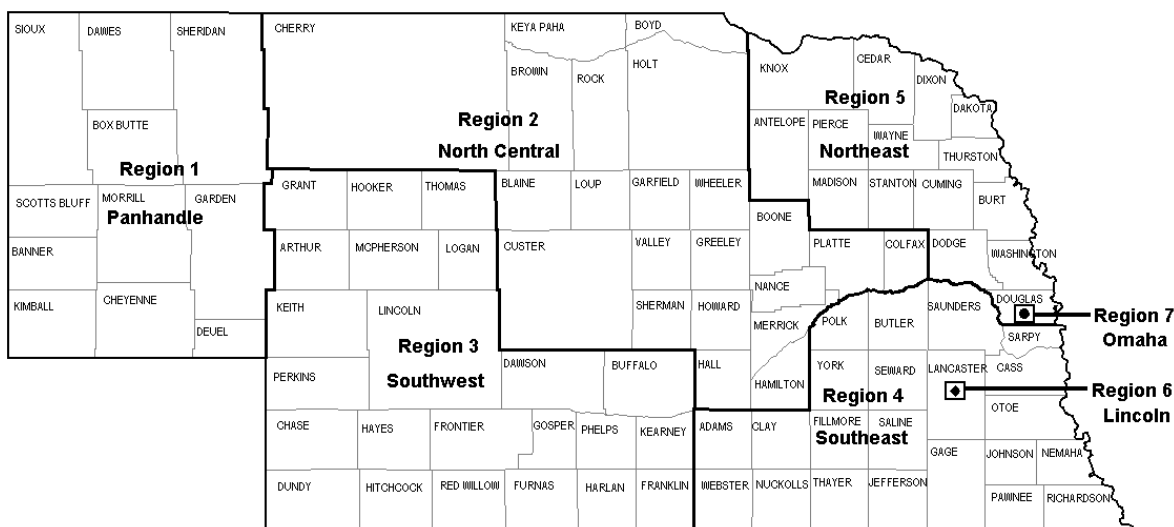


*\*See Appendix for 10-year plan on ending chronic and other homelessness*

Members of the NCHH Continuum of Care Committee serve as the advisory committee to the NHAP, thus connecting and ensuring communication between the two agencies.

The State of Nebraska has seven Continuum of Care regions, as shown in Exhibit IV.1. As of 2004, the Lincoln and Omaha CoCs are in entitlement areas and therefore are not considered in this report. In 2005, Lincoln will become part of the state's ESG process.

**EXHIBIT IV.1**  
**NEBRASKA CONTINUUM OF CARE REGIONS**



As part of HUD's SuperNOFA application, each regional CoC is required to submit to HUD a table that identifies housing and supportive service needs for each region's homeless and subpopulations of homeless. HUD Table 1A provides a summary of the information provided in 2004 by the five regions covered in the Consolidated Plan. The information is separated by

homeless individuals and homeless people in families with children. Blank spaces indicate that no data were submitted in the Exhibit 1 document.

**HUD Table 1A**  
**Homeless and Special Needs Populations**

| <b>Continuum of Care: Housing Gap Analysis Chart</b> |                              | <b>Current Inventory</b> | <b>Under Development</b> | <b>Unmet Need/ Gap</b> |
|--|------------------------------|--------------------------|--------------------------|------------------------|
| <b>Individuals</b>                                   |                              |                          |                          |                        |
|  | <b>Emergency Shelter</b>     | <b>100</b>               | <b>40</b>                | <b>26</b>              |
| <b>Beds</b>  | Emergency Shelter            | 491                      | 63                       | 241                    |
|  | Transitional Housing         | 85                       | 22                       | 184                    |
|  | Permanent Supportive Housing | 506                      | 0                        | 188                    |
|  | <b>Total</b>                 | <b>1,082</b>             | <b>85</b>                | <b>613</b>             |
| <b>Persons in Families With Children</b>             |                              |                          |                          |                        |
| <b>Beds</b>  | Emergency Shelter            | 210                      | 17                       | 64                     |
|  | Transitional Housing         | 274                      | 32                       | 115                    |
|  | Permanent Supportive Housing | 32                       | 0                        | 319                    |
|  | <b>Total</b>                 | <b>516</b>               | <b>49</b>                | <b>498</b>             |

| <b>Continuum of Care: Homeless Population and Subpopulations Chart</b> |  |                  |                     |                    |
|--|--|------------------|---------------------|--------------------|
| <b>Part 1: Homeless Population</b>                                     |  | <b>Sheltered</b> |                     | <b>Unsheltered</b> |
|  |  | <b>Emerge</b>    | <b>Transitional</b> | <b>Total</b>       |
|  |  | <b>75 (A)</b>    | <b>125 (A)</b>      | <b>105 (N)</b>     |
| 1. Homeless Individuals  |  | 137              | 26                  | 73                 |
| 2. Homeless Families with Children                                     |  | 44               | 67                  | 31                 |
| 2a. Persons in Homeless Families with Children                         |  | 182              | 208                 | 83                 |
| <b>Total (lines 1 + 2a)</b>  |  | <b>319</b>       | <b>234</b>          | <b>156</b>         |
| <b>Part 2: Homeless Subpopulations</b>                                 |  | <b>Sheltered</b> |                     | <b>Unsheltered</b> |
| 1. Chronically Homeless  |  | 99               |                     | 70                 |
| 2. Seriously Mentally Ill  |  | 42               |                     |                    |
| 3. Chronic Substance Abuse   |  | 67               |                     |                    |
| 4. Veterans  |  | 17               |                     |                    |
| 5. Persons with HIV/AIDS   |  | 0                |                     |                    |
| 6. Victims of Domestic Violence  |  | 106              |                     |                    |
| 7. Youth   |  | 68               |                     |                    |

As shown in HUD Table 1A, 1,817 beds/units currently are available to homeless individuals in Nebraska.<sup>3</sup> Combining the five regional estimates, an additional 509 beds are needed to serve this population. Another 483 beds are needed for homeless people in families with children.

<sup>3</sup> The Northeast CoC did not differentiate beds for people in families with children from beds for individuals. Therefore, the inventory total of 167 beds in the Northeast region were listed solely under the individual section; no beds were listed for this region under the section for people in families with children.

HUD Table 1A also shows the estimated subpopulations within the State. These totals are not expected to be exhaustive, as they reflect point-in-time counts, meaning that they are snapshots of the homeless population on a given day. Actual homeless counts are likely to be higher. Of the total homeless collected via these point-in-time counts, the greatest number of homeless people, 146, were victims of domestic violence, with chronic substance abusers the second most common subpopulation, at 110. An additional 72 people were listed as seriously mentally ill.

However, compiling accurate homeless counts is a complex challenge faced by communities across the nation. Nebraska is in the process of implementing the Nebraska Management Information System Partnership (NMISP), and, as mandated by HUD, the State implemented the system by the deadline of October 2004, and is expanding statewide. Currently, population counts and other information are collected and aggregated manually. Full implementation of the NMISP is expected to result in more accurate, unduplicated counts for all regional CoCs.

For the purposes of the Nebraska Homeless Assistance Program (NHAP) reports, the near-homeless were defined as people who were at imminent risk of becoming homeless, based on one or more of the following qualifications:

1. Renters who received an eviction notice;
2. Homeowners who received a notice of foreclosure on a mortgage; or,
3. Renters or homeowners who received a disconnect notice on utilities.

Based on regional NHAP reports for July 1, 2002, through June 30, 2003, the total number of homeless people in the five non-entitled regions of the State of Nebraska was 5,688. The total number of near-homeless was 8,395. These numbers are not expected to be conclusive nor exhaustive because they measure only the homeless population served by NHAP grantees. Other homeless people in the non-entitled regions could be served by unfunded agencies or may not have been served at all. As shown in Table IV.1, below, 32 percent fewer homeless people were served in the five regions between 2003 and 2004 than during the year prior.

**TABLE IV.1**  
**NHAP HOMELESS COMPARISONS BY REGION**  
**FISCAL YEARS 2002 – 2003 AND 2003 – 2004**

| <b>NHAP Regions</b> | <b>2002-2003<br/>Homeless</b> | <b>2003-2004<br/>Homeless</b> | <b>Percent<br/>Change</b> |
|---------------------|-------------------------------|-------------------------------|---------------------------|
| Panhandle           | 649                           | 571                           | -12%                      |
| North Central       | 1,574                         | 704                           | -55%                      |
| Southwest           | 2,103                         | 1,415                         | -33%                      |
| Southeast           | 2,717                         | 2,182                         | -20%                      |
| Northeast           | 1,352                         | 816                           | -40%                      |
| <b>Total</b>        | <b>8,395</b>                  | <b>5,688</b>                  | <b>-32%</b>               |

The data revealed a 116 percent increase in homeless people served in the other two regions, the entitlement cities of Lincoln and Omaha. The population decrease in the five non-entitlement regions is attributed to more accurate unduplicated data reported by grantees. Other factors were considered, such as a decrease in population. However, while Lincoln and Omaha experienced population growth, there was not a corresponding decrease in population in the rest of the State to explain the markedly different figures.

Another explanation for the differences in totals is that non-entitled areas of Nebraska assist more individuals and families who are near-homeless, while the major urban areas of the State serve more people who are homeless. For the 2003-2004 grant cycle, five regions experienced a 34 percent overall increase in the number of near-homeless people assisted, as compared to the prior year. Table IV.2, below, provides a full comparison between each of the five regions considered as part of the DED Consolidated Plan.

**TABLE IV.2**  
**NHAP NEAR-HOMELESS COMPARISONS BY REGION**  
**FISCAL YEARS 2002 – 2003 AND 2003 – 2004**

| <b>NHAP Regions</b> | <b>2002-2003<br/>Near-Homeless</b> | <b>2003-2004<br/>Near-Homeless</b> | <b>Percent<br/>Change</b> |
|---------------------|------------------------------------|------------------------------------|---------------------------|
| Panhandle           | 1,109                              | 4,024                              | 26%                       |
| North Central       | 6,130                              | 5,761                              | -6%                       |
| Southwest           | 2,478                              | 3,319                              | 34%                       |
| Southeast           | 5,661                              | 5,889                              | 4%                        |
| Northeast           | 859                                | 2,742                              | 219%                      |
| <b>Total</b>        | <b>16,237</b>                      | <b>21,735</b>                      | <b>34%</b>                |

The greatest numbers of homeless people, 2,182, were in the Southeast region, followed by the Southwest region with 1,415. The Panhandle recorded the least number of homeless people, just 571, although the Panhandle report noted the difficulty of identifying and counting the homeless in rural communities, including those who are temporarily homeless, migrant laborers, and American Indians who may be doubling up with relatives. These homeless counts could be reflective, in part, of the number of grantees available in the region, rather than the actual number of homeless people in the region.

The chronically homeless, those homeless for a year or more or homeless four or more times in the past three years, were counted in four of the five regions; the number of chronic homeless was undocumented in the North Central region, and the Panhandle region recorded zero chronically homeless people. The other three regions combined reported 100 sheltered, chronic homeless, and 36 unsheltered, chronic homeless, based on point-in-time counts.

The total number of sheltered homeless in the five regions was 438, based on point-in-time counts. Of these, 186 were individuals, and 252 were people in families with children. The Panhandle was the only region with fewer people in families than individuals. In the North Central region, just three sheltered individuals were found, compared to the 32 people in families with children.

The unsheltered homeless are more difficult to identify, which may in part account for the lower numbers provided by the five regions. A total of 114 unsheltered homeless were identified in point-in-time counts. This included 40 individuals and 74 people in families with children. The Panhandle reported no unsheltered homeless, and the Southeast region reported just five unsheltered individuals and no unsheltered people in families with children. The Southwest region had the most unsheltered homeless in both categories, reporting 16 unsheltered individuals and 31 unsheltered people in families with children.

Each of the five regional CoCs provided more specific information concerning six subpopulations:

- Seriously mentally ill;
- Chronic substance abuse;
- Veterans;
- People with HIV/AIDS;
- Victims of domestic violence; and,
- Youth.

As recorded in Table 1A, the number of homeless people in each subcategory varied from zero for people with HIV/AIDS to 146 for victims of domestic violence. Again, because these are point-in-time counts, these numbers are likely lower than the actual number of homeless people in each subcategory. Serving each of the subpopulations is a challenge, and the regional CoCs described several specific issues.

Women who cycle in and out of domestic violence situations are among the most common members grantees define as chronically homeless. Although additional shelter and services, such as the 2-year-old domestic violence shelter in Dakota County of the Northeast region are helpful, adequate services for domestic violence victims are still lacking in many communities.

Supporting homeless people who are severely mentally ill is an issue brought up in each CoC. Many of the severely mentally ill are chronically homeless. Placing them in permanent supportive housing continues to be a challenge. The demand for housing and supportive services far outweighs current capacity. Another concern is that severely mentally ill people could be better served upon discharge from state or other facilities; lacking appropriate support or plans, these people sometimes become homeless.

Chronic substance abuse was also cited repeatedly as an ongoing problem. Alcohol and drug use contributes to crime, job loss, substandard education, and relationship breakups, which then may lead to homelessness. Untreated or insufficiently treated substance abuse also is a primary cause of chronic homelessness. Homelessness among youths was cited as a problem, particularly when the youths leave foster care, as permanent housing options at that point often are limited. The Southwest report stated that fewer group homes are available now, which could lead to greater numbers of homeless youths.

The report also stated that up to half of convenience stores in the Southwest region recently were found out of compliance with laws prohibiting the sale of alcohol to minors. While this and other factors that appear to be resulting in high rates of teen drug abuse may not increase the number of homeless youths, the report suggests it will, in a matter of years, increase the number of homeless adults.

Additional information about the homeless population, including an inventory of emergency shelters, transitional housing, permanent beds, vouchers and other housing supports is provided in Appendix F. This information was compiled in 2004 from information provided by the Nebraska Health and Human Services System, Office of Mental Health, Substance Abuse, and Addiction Services, as well as from 2003 SuperNOFA applications from the State's seven CoCs.

The NHAP compiled data concerning race and ethnicity in the homeless and near-homeless populations from the monthly reports provided by member agencies between July 2003 and June 2004. This data is provided in Table IV.3, below.

**TABLE IV.3**  
**HOMELESS AND NEAR-HOMELESS BY RACE AND ETHNICITY**  
**NHAP YEAR-END REPORT, 2003-2004, REGIONS 1-5**

| <b>Race/Ethnicity</b>                                   | <b>Near-Homeless</b> | <b>Near- Homeless Concentration</b> | <b>Homeless</b> | <b>Homeless Concentration</b> |
|---|----------------------|-------------------------------------|-----------------|-------------------------------|
| White   | 16,343               | 75.2%                               | 4,083           | 71.8%                         |
| Hispanic/ Latino  | 2,647                | 12.2%                               | 803             | 14.1%                         |
| Black/African American                                  | 682                  | 3.1%                                | 196             | 3.4%                          |
| Asian   | 38                   | 0.2%                                | 30              | 0.5%                          |
| American Indian/Alaskan Native                          | 528                  | 2.4%                                | 219             | 3.9%                          |
| Native Hawaiian/Other Pacific Islander                  | 4                    | 0.02%                               | 3               | 0.1%                          |
| American Indian/Alaskan Native & White                  | 1,104                | 5.1%                                | 100             | 1.8%                          |
| Asian & White   | 7                    | 0.03%                               | 11              | 0.2%                          |
| Black/African American & White                          | 78                   | 0.4%                                | 20              | 0.4%                          |
| American Indian/Alaskan Native & Black African American | 3                    | 0.01%                               | 7               | 0.1%                          |
| Other Multi-Racial                                      | 301                  | 1.4%                                | 216             | 3.8%                          |
| <b>Total</b>  | <b>21,735</b>        | <b>100.0</b>                        | <b>5,688</b>    | <b>100.0</b>                  |

The majority of homeless and near-homeless, 71.7 percent and 75.1 percent respectively, were white. The Hispanic/Latino population comprised the second-largest group in both categories. The American Indian population was broken into three categories in the table. Combining these three categories, American Indians comprised 5.7 percent of the homeless population and 7.5 percent of the near-homeless population. The African American population was also broken into several categories. Combining these categories, African Americans comprised 3.9 percent of the homeless population and 3.5 percent of the near-homeless population.

The greatest concentration of Hispanics was in the North Central CoC, where 17.8 percent of the total homeless population was Hispanic. The greatest concentration of near-homeless Hispanics was recorded in the Panhandle region, where 17.9 percent of the near-homeless population was Hispanic, along with 16.1 percent of the homeless population. The Panhandle region also had by far the largest American Indian concentration, with more than 1,400 homeless or near-homeless American Indians.

Discussion of the issues raised by the various concentrations of minorities was limited in the regional CoC reports. The Panhandle report mentioned a need for more translators to serve the needs of non-English speakers. The Panhandle report also mentioned the difficulty of counting and managing migrant agricultural laborers, who are often Hispanic and reside in Nebraska only during peak agricultural months.

Several reports mentioned that homelessness sometimes originates with overcrowding, which can lead to eviction or foreclosure. Overcrowding may be caused by a number of factors, including an inability to afford rent or mortgage payments without additional help. The reports indicate that another common reason for overcrowding is a cultural norm among some ethnic minorities. These minority groups often “double up” with relatives and generally live in more

crowded conditions. Although solutions to this problem were not provided in the reports, it is an ongoing concern that the CoCs must confront.

Ending homelessness requires not only understanding the plight of the homeless and serving their needs, but also understanding the number of and needs of those who are close to becoming homeless. In 2003, the five regional CoCs reported a total of 16,237 near-homeless people.

The greatest number of near-homeless people—6,130—were found in the North Central region. The Southeast region had 5,661 near-homeless people, and the Southwest region had the third-highest count, with 2,478 near-homeless. The Northeast region, with 859 near-homeless, had the lowest count.

The 2003 regional reports also noted the percent of the near-homeless who were Hispanic. The Panhandle region had the highest percent of Hispanic near-homeless, at 20 percent. The Northeast region followed with 12 percent Hispanic. The other three regions each had single-digit Hispanic percentages, including eight percent in the North Central and Southeast region, and five percent in the Southwest.

As mentioned previously, the NHAP also compiled separate figures related to the number of near-homeless people served by CoC agencies during the entire 2003 to 2004 grant cycle. These figures totaled 21,735.

Reducing the number of near-homeless in Nebraska is a complex challenge that requires addressing numerous systemic and often interrelated issues. Sufficient low-income housing is needed, including public housing. Additional transitional housing for those moving away from homelessness could also help to keep those people from becoming homeless again. Job growth in positions paying more than minimum wage is needed, along with affordable childcare and health care. Education could help the near-homeless acquire better jobs. Reducing domestic violence is necessary, and treatment of mental illness and chemical dependency could help reduce the number of people who are homeless and near-homeless.

### **Special Populations, Non-Homeless Needs Assessment**

The priority housing and supportive service needs of persons who are not homeless but who often require supportive housing is another priority for DED. These people include those with serious mental illness, individuals with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Because of lower incomes and the need for supportive services, individuals in these special needs groups are more likely than the rest of the population to face difficulties in finding and paying for adequate housing.

The needs assessment for substance abuse treatment in Nebraska included one household survey of adults and another for youth aged 12 to 19.<sup>4</sup> The results of the surveys, and substance abuse estimates, are summarized in the following three tables. Table IV.4 estimates the number of Nebraskans abusing alcohol and other drugs, Table IV.5 estimates the number of Nebraskans who may be dependent on alcohol or other drugs, and Table IV.6 provides an estimate of the

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<sup>4</sup> Source: <http://www.hhs.state.ne.us/sua/needsasmt.htm>.

number of Nebraskans who are abusing or dependent and who indicated they would seek treatment.

Abuse of alcohol and other drugs was determined by defining all youth under 19 as abusers if they had at least one drink during the past month. While scientifically not as sound a measure as hoped for in the development of the survey questions, the results point out that a significant amount of underage drinking occurs in the State. Likewise, there are a number of youth consuming drugs.

The survey of adults found that 9.9 percent of the adults consumed alcohol 3 or 4 days per week, and 10.4 percent of the population indicated daily use of alcohol. Hence, 20.3 percent of the adult population was considered substance abusers. As seen in Table IV.4, at right, the total statewide abuse population, including youth and adults, is 280,351.

| Persons 19 years or older | 20.30%         |
|---------------------------|----------------|
| Number of                 | Abusers        |
| Youth 12 to 19 years old  | 35,345         |
| Person                    | 5,006          |
| <b>Sum of all</b>         | <b>280,351</b> |

The determination of dependent people was more direct. Survey questions sought to elicit responses to a series of questions that resulted in the determination of dependency. Youth drinking dependency was estimated to be 3.63 percent statewide, with males at 4.07 percent and females at 3.16 percent. The estimate of youth dependency was 6,721 persons, as seen in Table IV.5, at right. The table also shows that the need for treatment was higher in males than in females, 5.0 percent versus 2.7 percent. The total number of dependent persons was 52,584.

**TABLE IV.5**  
**HHS NEEDS ASSESSMENT**  
**DEPENDENT PERSONS**

| Percent of Youth 12 to 19 years old     |               |
|---|---------------|
| Male                                    | 4.07%         |
| Female                                  | 3.16%         |
| <b>Total</b>                            | <b>3.63%</b>  |
| Percent of Persons 19 years or older    |               |
| Male                                    | 5.00%         |
| Female                                  | 2.70%         |
| <b>Total</b>                            | <b>3.80%</b>  |
| Persons Dependent, Youth 12 to 19 years |               |
| Male                                    | 3,861         |
| Female                                  | 2,853         |
| <b>Total</b>                            | <b>6,721</b>  |
| Persons Dependent, 19 years or older    |               |
| Male                                    | 29,965        |
| Female                                  | 17,145        |
| <b>Total</b>                            | <b>45,863</b> |

The estimate of demand for treatment from the youth and adult surveys resulted in equal proportions of the respective populations, 2.7 percent. A total of 38,325 individuals indicated that they would seek treatment, as presented in Table IV.6, on the following page.



**TABLE IV.6**  
**HHS SUBSTANCE TREATMENT ASSESSMENT**

| <b>Percent Population Who Would Seek Treatment</b>  |               |
|---|---------------|
| Youth 12 to 19                                      | 2.70%         |
| 19 years or older                                   | 2.70%         |
| <b>Population Who Would Seek Treatment (Demand)</b> |               |
| <b>Youth 12 to 19</b>                               |               |
| Male  | 2,561         |
| Female  | 2,438         |
| Total   | 4,999         |
| <b>19 years or older</b>                            |               |
| Male  | 16,181        |
| Female  | 17,145        |
| Total <sup>5</sup>                                  | 33,326        |
| <b>Sum of all Demand</b>                            | <b>38,325</b> |

Additional study is required to determine the proportion of the population requiring differing levels of care. While experience has shown that the most severe cases benefit from intensive treatment, that intensity must be coupled with longer term client involvement in various levels of care to be successful for the full recovery of individuals. Additionally, there are variations based on race, gender, and age which play significant roles in the person's ability to recover from alcohol and drug dependency.

According to the Consumer Housing Needs Study,<sup>6</sup> as of 2003, an estimated 70,417 residents of Nebraska aged 19 or older had been diagnosed with a serious mental illness.<sup>7</sup> By 2008, this total is expected to rise 2 percent, to 71,763. The vast majority, 88 percent, of this population in 2005 is expected to reside outside an institutional, hospital setting. Of the 88 percent, or 63,177 people, it is estimated that 24 percent (15,398) will be extremely low-income, meaning they will earn 30 percent or less of the HUD-determined Area Median Income (AMI). By 2008, it is estimated that 78 percent, or 11,700 of the 15,398 extremely low-income individuals, will experience housing problems.

The HUD Section 811 and 202 programs exist in 22 locations statewide. These are the primary housing funding sources to finance affordable housing for persons with serious mental illness. Other state and federal funding sources exist to assist with funding housing for those with serious mental illness. These include the Section 42 Low-Income Housing Tax Credit program, the Nebraska Housing Trust Fund, Community Development Block Grant and HOME programs, Homeless Shelter Assistance Trust Fund, and Emergency Shelter Grant programs. A full list of funding sources, agencies, and providers is available in the Consumer Housing Needs Study.

<sup>5</sup> The original Nebraska Health and Human Services study listed a total of 32,587 people 19 years or older, and the sum of all demand was listed as 37,586. These numbers were replaced because they were not accurate sums of the data in the table.

<sup>6</sup> Source: State of Nebraska Consumer Housing Needs Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.

<sup>7</sup> The Consumer Housing Need Study from which this information was obtained defined persons with a serious mental illness as (1) persons 18 years or older, (2) who currently have, or at any time during the past year had a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria specified within DSM-IV or its ICD-9-CM equivalent (and subsequent revisions). It includes mental disorders such as schizophrenia, mood disorders, delusional disorders, and psychotic disorders. Substance abuse disorders and development disorders not accompanied by serious mental illness as defined above were not included in the definition. (3) The illness has resulted in functional impairment (*i.e.*, basic daily living skills, instrumental living skills, functioning in social, family and vocational/education contexts), which substantially interferes with or limits one or more major life activities.

It is currently estimated that 11,540 individuals are residing in Nebraska who have serious mental illness, earn less than half of AMI, and experience cost burdens or other housing problems. By 2008, this number is expected to increase to more than 11,700. Based upon the current availability of an estimated 1,245 affordable housing units/beds in Nebraska, only one safe, affordable unit/bed exists for every nine consumers in need.

At the end of 2002, 1,112 Nebraska citizens were living with HIV/AIDS, including 557 people with AIDS and 555 people with HIV.<sup>8</sup> Minorities, particularly African Americans, were disproportionately represented, as 24 percent of people in Nebraska living with HIV/AIDS were African Americans. Younger people are increasingly affected by HIV/AIDS. While less than one-fourth of those living with AIDS were under the age of 30 in 2002, 40 percent of those living with HIV were in this age group.

According to the Nebraska HIV/AIDS Housing Plan, people with HIV/AIDS experience difficulties finding affordable, good-quality housing; overcoming geographic barriers to accessing medical care, services, and employment; and limited employment opportunities in many areas. Key stakeholders interviewed for the housing plan process identified the lack of safe, affordable housing units in both rural and urban areas as the primary barrier to finding and maintaining stable housing.

Of the 215 Nebraska residents with HIV/AIDS who filled out a housing survey for the housing plan, more than one-fourth reported earning less than \$500 per month. Slightly more than one-third were severely cost burdened, spending more than half of their income on housing. Just 12 percent reported receiving regular assistance to pay their housing costs, while 15 percent said they had faced eviction in the past year, and 39 percent reported having been homeless since they tested positive for HIV.

According to the housing plan, one barrier to providing adequate service is the fact that many people in Nebraska who live with HIV/AIDS hide their health status in fear of the negative impact that disclosure may have on their families, employment status, health insurance, housing, or physical safety. Reluctance to reach out for support and assistance is especially common in smaller communities, rural settings, and culturally-based communities.

The Nebraska AIDS Project (NAP) is the only AIDS service organization in Nebraska. Founded in 1984, NAP provides a range of services to people living with HIV/AIDS, including case management, support groups, education and prevention, HIV counseling, and testing, Nebraska AIDS Hotline, and programs for priority populations. In 2002, 723 unduplicated clients were served through NAP programs.

## **Institutional Structure and Enhancing Coordination**

While the Nebraska Department of Economic Development is the lead agency on the Consolidated Plan and administers many housing and community development programs, such as the HOME and CDBG programs, other pertinent agencies conduct activities within this arena. Examples include the Nebraska Investment Finance Authority, the Nebraska Health and Human

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<sup>8</sup> Source: Nebraska HIV/AIDS Housing Plan, October 2003. Prepared by AIDS Housing of Washington, for Nebraska Department of Health and Human Services.

Services System, and the US Department of Agriculture-Rural Development. DED may wish to continue promoting interaction and coordination of all the entities at the state and federal level for the improvement of Nebraska.

Still, housing and community development activities depend upon a large network of local lenders, housing authorities, community action agencies, nonprofit organizations, development districts, and units of local government throughout the State. The number of entities in the delivery system has increased through time and the nature and capacity of each entities participation level varies greatly. Some areas of Nebraska are well served and others lack the capacity to apply for some program fund sources.

DED may wish to consider enhancing its efforts to improve local capacity through the Development Districts, and other avenues that are appropriate for engaging the effective participation of additional parties to the application and funding process.

To further facilitate improving local capacity, DED may wish to consider enhancing the presence of its housing information contained on the departmental website, making it more useful and current. It will become a place for persons interested in DED's housing and community development programs to easily gather information.

DED also recognizes that policy and program responsibilities may seem fragmented, with decisions appearing to be made at various levels of the organization. Too, these could appear spread across state and federal government responsibilities. Such perception may lead to confusion on the part of applicants for funds. This, in turn, represents a gap in the delivery system. Enhanced efforts should be considered by DED to promote communication and expressed needs offered by participants in the application processes to other agencies.

### **Antipoverty Strategy**

Many agencies throughout Nebraska actively pursue the elimination of poverty. A list of these agencies, and their respective activities, are presented in Appendix E. The role that Consolidated Plan agencies perform in this overall endeavor is to foster and promote self-sufficiency and independence. To better empower individuals and families toward self-sufficiency and independence, the following strategies will be put to work:

- Promote sustainable economic development through affordable housing and other community development activities;
- Evaluate projects, in part, on the basis of their ability to foster self-sufficiency when awarding funding for these projects;
- Maintain a strong relationship with the Continuum of Care system, to enhance and promote the stabilization of homeless families and encourage transition to stable households and housing situations;
- Explore partnership opportunities with other agencies that provide a range of services and activities having a measurable and potentially major impact on the causes of poverty in communities; and,
- Enhance efforts to educate the public and interested people about available supportive services that foster self-sufficiency and independent living arrangements.

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## Section Five:

Strategic Plan

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## **Section V. 2005-2009 Strategic Plan**

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### **OVERVIEW**

Actions taken in the development of the Consolidated Plan have led to a deliberate evaluation of needs and priorities, and have resulted in the following set of priorities, strategies and objectives for addressing, mitigating, and hopefully overcoming Nebraska's Housing, Homeless, Community and Economic Development needs.

### ***STATEMENT OF PRIORITIES (Outcomes)***

The state has developed a five-year course of action that brings priority needs, specific objectives, strategies and measurements together in a coordinated strategic plan. It will describe how federal and state resources that are reasonably expected to be available will address the state's needs to provide decent housing, a suitable living environment and expand economic opportunities, principally for extremely low-, low and moderate-income Nebraska residents.

Through a comprehensive consultation and citizen participation process, data analysis and market studies, four basic priorities have been established related to funding over the next five years in the areas of: Housing, Community Development, Economic Development and Homeless Services.

**HOUSING PRIORITY:** Respond to regional needs for affordable, decent, safe and appropriate housing as a part of balanced economic development in Nebraska.

**COMMUNITY DEVELOPMENT PRIORITY:** Strengthen Nebraska communities through community development programs and services, which provides a stable platform for economic development.

**ECONOMIC DEVELOPMENT PRIORITY:** Foster the competitiveness of Nebraska's business and industrial sector—and as a result—assist in the economic development of Nebraska's communities and people.

**HOMELESS SERVICES:** Insure appropriate emergency shelter and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing Emergency Shelter Trust Funds and Homeless Shelter Assistance Trust Funds to support agencies across the state in meeting these needs.

This strategic plan will (1) outline strategies for the four funding priorities (2) identify specific objectives to initiate and implement over the next five years, and (3) establish quantitative measurements for overall five-year program accomplishments.

**HUD Table 1C**  
**Summary of Specific Homeless/Special Needs Objectives**  
**(Table 1A/1B Continuation Sheet)**

| Obj #                         | Specific Objectives  | Performance Measure  | Expected Units  | Actual Units |
|-------------------------------|--|--|---|--------------|
| <b>HOMELESS OBJECTIVES</b>    |  |  |   |              |
| <b>Prevention Objectives:</b> |  |  |   |              |
| 1                             | Maintain efforts to prevent individuals and families from becoming homeless by:  | Individuals served   | est. 43,134 near-homeless; 200,000 assists over 5 years.  |              |
| 1-a                           | Providing assistance to households at imminent risk of becoming homeless by eviction for non-payment of rent or utilities.   | Households assisted with rent & utility arrearages   | est. 856 households; 4,280 assisted over 5 years.   |              |
| 1-b                           | Working with local agencies to provide case management support that addresses the long-term, root causes of the near-homeless status and supports self-sufficiency.  | Households that make measurable progress toward or achieve self-sufficiency with case mgt. support | est. 856 households; 4,280 assisted over 5 years.   |              |
| 1-c                           | Continuing to address underlying issues, such as unmet physical, social, and economic needs that result in higher emergency and transitional housing needs.  | Identified issues & needs and plan(s) for resolution   | See state plan.   |              |
| <b>Emergency Objectives:</b>  |  |  |   |              |
| 2                             | Provide support for emergency shelter and transitional housing as individuals and families move to permanent housing or permanent supportive housing.  | Individuals served   | est. 28,105 homeless served; 138,805 over 5 years.  |              |
| 2-a                           | Increase transitional housing options across the state.  | Transitional housing units   | See state plan. Increase from estimated 1,450 existing units. CoC transitional units to increase from 359 units to 450 units. |              |
| 2-b                           | Support Behavioral Health's development of a "Housing First" approach to homelessness, with a focus on partnering to develop more supportive permanent housing through the Super NOFA and other funding opportunities. | Housing First policy   | One policy developed and implemented.   |              |
| 3                             | Address the needs of migrant farm workers through targeted initiatives.  | Individuals served   | est. 1,228 individuals  |              |



|                                 | <b>Delivery System Objectives:</b>   | <b>Performance Measure</b>  | <b>Expected Units</b>  | <b>Actual Units</b> |
|---------------------------------|--|---|--|---------------------|
| 1                               | Support capacity building for Continuums of Care by providing: grant writing workshops, technical assistance, video conferences, and Web site information.   | Workshops, T.A., video conferences, Web site                                    | 30 wrkshps.<br>10 v. c., 10 meetings,<br>1 Web up.<br>300 hrs. TA        |                     |
|                                 | <b>Delivery System Objectives:</b>   | <b>Performance Measure</b>  | <b>Expected Units</b>  | <b>Actual Units</b> |
| 2                               | Support the statewide Nebraska Homeless Assistance Program advisory committee, which is the Nebraska Commission on Housing and Homelessness Continuum of Care Committee.   | Planning activities and year-end report   | 5 Year-end reports   |                     |
| 3                               | Support the work of the Ad Hoc Committee of the Nebraska Commission on Housing and Homelessness to implement the plan to End Chronic Homelessness Through Increasing Access to mainstream Services.  | Planning activities and annual report on accomplishments of plan                | 5 year's activities completed or continued                               |                     |
|                                 | <b>Data Collection &amp; Evaluation:</b>   | <b>Performance Measure</b>  | <b>Expected Units</b>  | <b>Actual Units</b> |
| 1                               | Work toward full implementation of the statewide Nebraska Management Information System Partnership (NMISP) that will provide standardized, statistically accurate, and consistent information on the size and characteristics of Nebraska's homeless and near-homeless populations. | Agencies that have implemented HMIS   | 100% of grantees with DV shelter solution for unduplicated counts.       |                     |
| 2                               | Continue to develop and improve methods of tracking homeless and near-homeless sub-populations and needs met.  | Unduplicated individuals served & other data                                    | unknown; estimated 71,239 homeless & near homeless individuals annually. |                     |
| <b>SPECIAL NEEDS OBJECTIVES</b> |  |   |  |                     |
| 1                               | Affordable rental units will be developed for extremely low-income renters. A disproportionate share of extremely low-income renters experience special needs.   | Average 5 rental units per year per extremely low-income renter                 | 25 Units by 2010   |                     |
| 2                               | Funds will be set-aside for the making homes accessible and homebuyer assistance programs for persons with disabilities.   | Amount of funds invested in special needs homebuyer and rehabilitation projects | 100 Units by 2010  |                     |

**HUD Table 2C**  
**Summary of Specific Housing/Community Development Objectives**  
**(Table 2A/2B Continuation Sheet)**

*Please note that the following performance measures and expected units may increase or decrease depending on the annual allocation of federal funds awarded to the state from the CDBG and HOME programs. Projections are based on the current annual allocation as of 2005.*

| Obj #                                   | Specific Objectives   | Performance Measure   | Expected Units  | Actual Units |
|---|---|---|---|--------------|
| <b>Rental Housing Objectives</b>        |   |   |   |              |
| 1.                                      | Throughout the next five years, promote additional affordable rental housing units for low-income households and preservation of affordable rental housing in selected markets through investment of NAHP funds.                                      | Average 50 rental units per year developed or preserved                                 | 250 rental units by 2010                                  |              |
| 2.                                      | Throughout the next five years, target investment of NAHP funds to develop or preserve rental units targeted to extremely low income renters  | Average 5 rental units per year developed or preserved for extremely low income renters | 25 rental units by 2010                                   |              |
| <b>Owner Housing Objectives</b>         |   |   |   |              |
| 1.                                      | Throughout the next five years, support lead-based paint program activities by participation in the Lead Hazard Control (LHC) Program, assisting low-income households with the removal of lead hazards through the investment of NAHP and LHC funds. | Average two LMI households assisted per year  | 10 units assisted by 2010                                 |              |
| 2.                                      | Throughout the next five years, invest in the preservation of the existing housing stock through housing rehab activities investing NAHP funds to rehabilitate low-income owner occupied homes.   | Average 150 owner occupied housing units rehabilitated per year                         | 750 low income owner occupied units rehabilitated by 2010 |              |
| 3.                                      | Throughout the next five years, invest NAHP funds to assist low-income homebuyers through direct assistance and development subsidy to increase the availability of affordable units.   | Average 200 units per year to be purchased by low income homebuyers                     | 1,000 units purchased by low-income homebuyers by 2010    |              |
| <b>Community Development Objectives</b> |   |   |   |              |
| 1.                                      | Throughout the next five years, invest CDBG funds in approximately 50 local and regional studies that impact the implementation of economic development, community development and housing projects in low-income communities.                        | Average benefit to 3,000 LMI persons per year   | Benefit 15,000 LMI persons by 2010                        |              |
| <b>Infrastructure Objectives</b>        |   |   |   |              |
| 1.                                      | Throughout the next five years, invest CDBG funds to approximately 40 communities for project development and implementation to improve the quality of water and wastewater in Nebraska.  | Average benefit to 1,000 LMI persons per year   | Benefit 5,000 LMI persons by 2010                         |              |

|    |   |   |  |     |
|----|---|---|--|-----|
|    |   |   |  |     |
|    | <b>Public Facilities Objectives</b>   |   |  |     |
| 1. | Throughout the next five years, invest CDBG funds in approximately 40 communities and counties to assist in developing and financing appropriate public facilities and infrastructure needs that have been identified in a formal community plan.                     | Average benefit to 2,000 LMI persons per year   | Benefit 10,000 LMI persons by 2010   |     |
| 2. | Throughout the next three years, invest CDBG redistributed funds and CDBG allocation for public works in up to eight designated communities with populations between 20,000 and 49,999 to complete comprehensive revitalization activities in targeted neighborhoods. | Average benefit to 5,000 LMI persons over three year period                               | Benefit 5,000 LMI persons by 2008.   |     |
|    | <b>Public Services Objectives</b>   |   |  |     |
|    | Not Applicable in Nebraska State Program  | N/A   | N/A  | N/A |
|    | <b>Economic Development Objectives</b>  |   |  |     |
| 1. | Throughout the next five years, invest CDBG funds in quality projects for eligible businesses for the purpose of creating and retaining jobs targeted to LMI persons.   | Average 500 jobs per year; 255 of which will benefit LMI persons                          | 2500 jobs created/retained, 1,275 of which will benefit LMI persons by 2010.           |     |
| 2. | Throughout the next five years, invest CDBG funds to intermediary service/assistance providers to provide assistance to microenterprises and other small entrepreneurial enterprises in Nebraska.   | Assistance to 200 microenterprises and other smaller entrepreneurial enterprises per year | 1,000 microenterprises and other smaller entrepreneurial enterprises assisted by 2010. |     |
|    | <b>Other Objectives</b>   |   |  |     |
|    | Not Applicable  | N/A   | N/A  | N/A |



**I. Housing Priority:** Respond to regional needs for affordable, decent, safe and appropriate housing as a part of balanced economic development in Nebraska.

**Five Year Performance Indicators (Housing Outputs):**

- The Nebraska Affordable Housing Program funds including NAHTF, CDBG, and HOME funds, will be invested in affordable housing in Nebraska to benefit low-income households.

**Strategy One: Promote housing preservation by improving the quality of Nebraska's existing affordable housing stock.**

**Objectives to carry out Strategy One for Housing:**

Continue supporting lead-based paint program activities by participation in the Lead Hazard Control Program.

Support effective successful rehabilitation programs through investment in the rehabilitation of affordable owner-occupied units through ongoing and regional efforts.

Invest in the preservation of the existing housing stock through housing rehabilitation activities.

**Strategy Two: Promote additional households into homeownership by expanding affordable homeownership opportunities.**

**Objectives to carry out Strategy Two for Housing:**

Invest Nebraska Affordable Housing Program funds in assisting low-income homebuyers through direct assistance and development subsidy to increase the availability of affordable units.

**Strategy Three: Promote additional affordable rental housing and preservation of affordable rental housing in selected markets.**

NDED may include Tenant-based Rental Assistance as an eligible use of HOME funds.

NDED may include refinancing of rental housing as an eligible use of HOME funds to preserve affordable rental housing.

**Objectives to carry out Strategy Three for Housing:**

Invest in affordable rental housing that market conditions indicate need for the design, location, and cost to the beneficiary of the proposed rental housing.

Invest in rental projects that include earmarking units that are affordable to extremely low-income renters.

**Strategy Four: Enhance statewide understanding of fair housing law through outreach and education.**

**Objectives to carry out Strategy Four for Housing:**

Enhance education and outreach concerning fair housing law, including education about the fair housing complaint system, as well as design and construction standards.

Support the development and maintenance of an information clearinghouse on Nebraska law, design and construction standards, and other resources.

**II. Homeless Services Priority:** Insure appropriate emergency shelter and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing Emergency Shelter Trust Funds and Homeless Shelter Assistance Trust Funds to support agencies across the state in meeting these needs.

**Five Year Performance Indicators (Homeless Services Outputs):**

- State and Federal funds will be allocated to local agencies that serve people who are homeless and near homeless in order to make shelter, transitional housing and services available to people in need.
- ESG and HSATF funds will be awarded to grantees across the state that will (a) provide assistance to households in the state and (b) result in appropriate services and emergency shelter or transitional housing across the state.
- Investments will be made from State funds through targeted initiatives to address the needs of migrant farm workers who are homeless or near homeless.
- ESG and HSATF funds will be invested to support planning activities of the NHAP Advisory Committee/State Continuum of Care, and the Ad Hoc Committee Plan on Ending Chronic Homelessness.
- ESG grantees will implement Service Point with NMISP and dialogue will continue with DV shelters regarding Service Point and NMISP.

**Strategy One: Provide needed services and appropriate shelter and/or housing to people who are homeless and/or at imminent risk of becoming homeless.**

**Objectives to carry out Strategy One for Homeless Services:**

1. Maintain efforts to prevent individuals and families from becoming homeless by:
  - Providing assistance to households at imminent risk of becoming homeless by eviction for non-payment of rent or utilities;
  - Working with local agencies to provide case management support that addresses the long-term, root causes of the near-homeless status and supports self-sufficiency;
  - Continuing to address underlying issues, such as unmet physical, social, and economic needs that result in higher emergency and transitional housing needs.

2. Provide support for emergency shelter and transitional housing as individuals and families move to permanent housing or permanent supportive housing;
  - Increase transitional housing options across the State;
  - Increase use of a “Housing First” approach to homelessness, with a focus on partnering to develop more supportive permanent housing through the Super NOFA and other funding opportunities; and,
3. Address the needs of migrant farm workers through targeted initiatives.

**Strategy Two: Support and facilitate an active and effective regional Continuum of Care planning and delivery system focusing on a comprehensive approach to housing and service delivery to people who are homeless and near homeless.**

**Objectives to carry out Strategy Two for Homeless Services:**

1. Support capacity building for Continuums of Care by providing:
  - Grant writing workshops;
  - Technical assistance;
  - Video conferences; and
  - Web site information.
2. Support the statewide Nebraska Homeless Assistance Program advisory committee, which is the Nebraska Commission on Housing and Homelessness Continuum of Care Committee;
3. Support the work of the Ad Hoc Committee of the Nebraska Commission on Housing and Homelessness to implement the plan to End Chronic Homelessness Through Accessing Mainstream Services.

**Strategy Three: Compile data via monthly reporting and disseminate the information to the regions for their use in developing an effective planning and delivery system that focuses on a comprehensive approach to housing and service delivery to people who are homeless and near homeless.**

**Objectives to carry out Strategy Three for Homeless Services:**

1. Work toward full implementation of the statewide Nebraska Management Information System Partnership (NMISP) that will provide standardized, statistically accurate, and consistent information on the size and characteristics of Nebraska’s homeless and near-homeless populations.
2. Continue to develop and improve methods of tracking homeless subpopulations and needs met.

**III. Economic Development Priority:** Foster the competitiveness of Nebraska's business and industrial sector—and as a result—assist in the economic development of Nebraska's communities and people.

**Five Year Performance Indicators (*Economic Development Outputs*):**

The State will invest CDBG funds in business development projects—which in turn will...

- Leverage investments in such projects by other sources such as the assisted businesses, Nebraska communities, and other public sources—with such direct investment and leveraged investment resulting in...
- Creation/retention of jobs, at least half of which will benefit low-to-moderate income persons.
- Provide entrepreneurial assistance to microenterprises and other such smaller, entrepreneurial enterprises in Nebraska.

**Strategy One:** Promote, through investment of CDBG funds (and available Nebraska incentive funds and credits), the retention and expansion of existing businesses in Nebraska, and the startup of new businesses in Nebraska, and the immigration of out-of-state businesses relocating or expanding into Nebraska.

**Objectives to carry out Strategy One for Economic Development:**

Utilizing a non-subjective, criteria-based application/selection process, to fund quality projects for eligible businesses through the use of CDBG:

- loans to businesses for a variety of business purposes.
- public facilities (infrastructure) grants to applicant communities, where a business agrees to locate or expand premised on the infrastructure improvements.
- job training grants to businesses.
- loans or conditional grants for development of so-called "spec buildings" and "spec industrial parks".
- short-term interim financing programs.

**Strategy Two:** Provide entrepreneurial assistance to microenterprises and other small entrepreneurial enterprises in Nebraska, through investment of CDBG funds.

**Objectives to carry out Strategy Two for Economic Development**

The investment of CDBG funds provided to intermediary service/assistance providers—utilizing such intermediaries to provide the following to microenterprises and other small entrepreneurial enterprises in Nebraska:

- business plan development assistance
- entrepreneurial management training
- accounting and finance training and assistance
- sales and marketing training and assistance
- business incubators
- loans



**IV. Community Development Priority:** Strengthen Nebraska communities through community development programs and services, which provides a stable platform for economic development.

**Five Year Performance Indicators (*Community Development Outputs*):**

- Federal funds will be invested in community development programs and services, leveraging additional public and private funds.
- 
- Community Development Projects will benefit Low to Moderate Income persons in Nebraska.

**Strategy One: Increase capacity, efficiency and effectiveness of local planning efforts resulting in long-term development.**

**Objectives to carry out Strategy One for Community Development:**

Invest CDBG funds in local and regional studies and plans that result in quality projects including:

- Guide local communities with system planning processes;
- Assist communities with prioritization of needs, within planning context, to best identify most critical needs first;
- Encourage applications to be part of a larger planning vision within communities and regions;
- Invest resources to best uses in communities prepared to make such investments;
- Strengthen cooperation and coordination between applicants and the DED by:
  - Encouraging coordination with other agencies within the local community; and,
  - Maintaining and increasing the number of DED staff for purposes of evaluating community development needs and providing technical support to local communities.

Invest CDBG funds in technical assistance and training to local government officials for building capacity in the management and implementation of community planning to include:

- Conduct interactive workshops regarding infrastructure system planning;
- Facilitate public participation in planning process and needs identification for local community development activities;
- Provide technical assistance for community and regional planning;

**Strategy Two: Improve the quality of water and wastewater systems in Nebraska.**

**Objectives to carry out Strategy Two for Community Development:**

Provide technical assistance to communities for project development and implementation.

Use a coordinated application process to fund priority projects that leverage other available financial resources.

**Strategy Three: Assist in developing and financing appropriate infrastructure for communities and counties that have planned and set priorities for long-term development.**

**Objectives to carry out Strategy Three of Community Development:**

Provide technical assistance to communities, organizations and individuals on capacity building, project development, CDBG financing and implementation from DED.

Invest CDBG funds in quality projects that are:

- Identified in a formal community plan
- Complement or support related community investments
- Leverage maximum private and/or other investment
- Have reasonable plans for long-term operation and maintenance
- Are ready to start and complete construction within 24 months.

Evaluate the application, review, ranking, and selection process, and make necessary changes for improvement.

## Appendix: A-F

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## Appendix A: Census 2000 Demographic Data

**TABLE A.1**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTH CENTRAL**

| Subject                                  | NEBRASKA  |           |          | NORTH CENTRAL |        |          |
|--|-----------|-----------|----------|---------------|--------|----------|
|  | 1990      | 2000      | % Change | 1990          | 2000   | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 61,334        | 57,607 | -6.08    |
| <b>GENDER</b>                            |           |           |          |               |        |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 30,264        | 28,448 | -6.00    |
| Female                                   | 808,946   | 867,912   | 7.29     | 31,070        | 29,159 | -6.15    |
| <b>AGE</b>                               |           |           |          |               |        |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 18,613        | 16,621 | -10.70   |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 2,158         | 2,050  | -5.00    |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 8,234         | 4,995  | -39.34   |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 13,730        | 16,277 | 18.55    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 6,370         | 5,757  | -9.62    |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 12,229        | 11,907 | -2.63    |
| Male                                     | 89,335    | 95,630    | 7.05     | 5,216         | 5,116  | -1.92    |
| Female                                   | 133,733   | 136,565   | 2.12     | 7,013         | 6,791  | -3.17    |
| <b>RACE</b>                              |           |           |          |               |        |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 60,425        | 55,990 | -7.34    |
| Black                                    | 57,404    | 68,541    | 19.40    | 13            | 24     | 84.62    |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 764           | 983    | 28.66    |
| Asian                                    | 12,422    | 21,931    | 76.55    | 83            | 88     | 6.02     |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .             | 15     | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 49            | 161    | 228.57   |
| Two or More Races                        |           | 23,953    |          |               | 346    |          |
| <b>HISPANIC (of any race)</b>            |           |           |          |               |        |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 154           | 493    | 220.13   |
| <b>GROUP QUARTERS</b>                    |           |           |          |               |        |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 1,089         | 1,059  | -2.75    |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 1,077         | 976    | -9.38    |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 12            | 83     | 591.67   |
| <b>HOUSEHOLDS</b>                        |           |           |          |               |        |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 23,811        | 23,319 | -2.07    |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.53          | 2.42   | -4.16    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.51          | 2.44   | -2.56    |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.59          | 2.38   | -8.24    |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |               |        |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 28,892        | 28,237 | -2.27    |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 23,811        | 23,319 | -2.07    |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 17,097        | 17,109 | 0.07     |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 6,714         | 6,210  | -7.51    |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 71.80         | 73.37  | 2.18     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 5,081         | 4,918  | -3.21    |
| For sale only                            | 6,836     | 8,284     | 21.18    | 394           | 633    | 60.66    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 2.25          | 3.57   | 58.39    |
| For rent                                 | 16,804    | 17,936    | 6.74     | 733           | 681    | -7.09    |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 9.84          | 9.88   | 0.40     |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 422           | 303    | -28.20   |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 1,290         | 1,653  | 28.14    |
| For migrant workers                      | 351       | 127       | -63.82   | 76            | 4      | -94.74   |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 2,166         | 1,644  | -24.10   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

**TABLE A.2**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHEAST**

| Subject                                  | NEBRASKA  |           |          | NORTHEAST |         |          |
|--|-----------|-----------|----------|-----------|---------|----------|
|  | 1990      | 2000      | % Change | 1990      | 2000    | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 634,813   | 695,795 | 9.61     |
| <b>GENDER</b>                            |           |           |          |           |         |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 307,454   | 341,791 | 11.17    |
| Female                                   | 808,946   | 867,912   | 7.29     | 327,359   | 354,004 | 8.14     |
| <b>AGE</b>                               |           |           |          |           |         |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 192,180   | 208,524 | 8.50     |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 44,149    | 48,358  | 9.53     |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 109,381   | 96,668  | -11.62   |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 153,100   | 200,047 | 30.66    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 53,334    | 55,370  | 3.82     |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 82,669    | 86,828  | 5.03     |
| Male                                     | 89,335    | 95,630    | 7.05     | 32,499    | 35,234  | 8.42     |
| Female                                   | 133,733   | 136,565   | 2.12     | 50,170    | 51,594  | 2.84     |
| <b>RACE</b>                              |           |           |          |           |         |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 571,020   | 588,883 | 3.13     |
| Black                                    | 57,404    | 68,541    | 19.40    | 46,178    | 54,309  | 17.61    |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 6,535     | 7,873   | 20.47    |
| Asian                                    | 12,422    | 21,931    | 76.55    | 4,904     | 9,230   | 88.21    |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .         | 364     | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 6,176     | 24,604  | 298.38   |
| Two or More Races                        | .         | 23,953    | .        | .         | 10,532  | .        |
| <b>HISPANIC (of any race)</b>            |           |           |          |           |         |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 14,040    | 46,755  | 233.01   |
| <b>GROUP QUARTERS</b>                    |           |           |          |           |         |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 15,529    | 17,995  | 15.88    |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 9,889     | 10,218  | 3.33     |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 5,640     | 7,777   | 37.89    |
| <b>HOUSEHOLDS</b>                        |           |           |          |           |         |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 242,481   | 269,645 | 11.20    |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.55      | 2.51    | -1.58    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.76      | 2.69    | -2.53    |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.16      | 2.17    | 0.36     |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |           |         |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 261,330   | 287,837 | 10.14    |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 242,481   | 269,645 | 11.20    |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 158,527   | 177,681 | 12.08    |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 83,954    | 91,964  | 9.54     |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 65.38     | 65.89   | 0.79     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 18,849    | 18,192  | -3.49    |
| For sale only                            | 6,836     | 8,284     | 21.18    | 2,413     | 2,337   | -3.15    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 1.50      | 1.30    | -13.41   |
| For rent                                 | 16,804    | 17,936    | 6.74     | 7,023     | 7,585   | 8.00     |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 7.72      | 7.62    | -1.30    |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 1,543     | 1,332   | -13.67   |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 2,537     | 2,899   | 14.27    |
| For migrant workers                      | 351       | 127       | -63.82   | 21        | 30      | 42.86    |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 5,312     | 4,009   | -24.53   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

**TABLE A.3**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHWEST**

| Subject                                  | NEBRASKA  |           |          | NORTHWEST |         |          |
|--|-----------|-----------|----------|-----------|---------|----------|
|  | 1990      | 2000      | % Change | 1990      | 2000    | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 100,864   | 100,476 | -0.38    |
| <b>GENDER</b>                            |           |           |          |           |         |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 49,079    | 48,965  | -0.23    |
| Female                                   | 808,946   | 867,912   | 7.29     | 51,785    | 51,511  | -0.53    |
| <b>AGE</b>                               |           |           |          |           |         |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 30,971    | 28,834  | -6.90    |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 4,955     | 5,657   | 14.17    |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 14,078    | 10,354  | -26.45   |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 23,952    | 28,450  | 18.78    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 9,886     | 9,677   | -2.11    |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 17,022    | 17,504  | 2.83     |
| Male                                     | 89,335    | 95,630    | 7.05     | 7,024     | 7,383   | 5.11     |
| Female                                   | 133,733   | 136,565   | 2.12     | 9,998     | 10,121  | 1.23     |
| <b>RACE</b>                              |           |           |          |           |         |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 95,145    | 92,131  | -3.17    |
| Black                                    | 57,404    | 68,541    | 19.40    | 200       | 260     | 30.00    |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 2,028     | 2,073   | 2.22     |
| Asian                                    | 12,422    | 21,931    | 76.55    | 384       | 407     | .        |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .         | 27      | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 3,107     | 4,126   | 32.80    |
| Two or More Races                        | .         | 23,953    | .        | .         | 1,452   | .        |
| <b>HISPANIC (of any race)</b>            |           |           |          |           |         |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 7,584     | 9,277   | 22.32    |
| <b>GROUP QUARTERS</b>                    |           |           |          |           |         |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 2,409     | 2,538   | 5.35     |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 1,465     | 1,306   | -10.85   |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 944       | 1,232   | 30.51    |
| <b>HOUSEHOLDS</b>                        |           |           |          |           |         |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 39,275    | 40,692  | 3.61     |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.51      | 2.41    | -3.99    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.52      | 2.46    | -2.55    |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.47      | 2.29    | -7.37    |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |           |         |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 46,268    | 47,010  | 1.60     |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 39,275    | 40,692  | 3.61     |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 26,322    | 28,052  | 6.57     |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 12,953    | 12,640  | -2.42    |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 67.02     | 68.94   | 2.86     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 6,993     | 6,318   | -9.65    |
| For sale only                            | 6,836     | 8,284     | 21.18    | 690       | 810     | 17.39    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 2.55      | 2.81    | 9.87     |
| For rent                                 | 16,804    | 17,936    | 6.74     | 1,663     | 1,504   | -9.56    |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 11.38     | 10.63   | -6.54    |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 411       | 437     | 6.33     |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 1,724     | 1,869   | 8.41     |
| For migrant workers                      | 351       | 127       | -63.82   | 212       | 48      | -77.36   |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 2,293     | 1,650   | -28.04   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

**TABLE A.4**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTH CENTRAL**

| Subject                                  | NEBRASKA  |           |          | SOUTH CENTRAL |         |          |
|--|-----------|-----------|----------|---------------|---------|----------|
|  | 1990      | 2000      | % Change | 1990          | 2000    | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 204,399       | 213,736 | 4.57     |
| <b>GENDER</b>                            |           |           |          |               |         |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 99,308        | 105,086 | 5.82     |
| Female                                   | 808,946   | 867,912   | 7.29     | 105,091       | 108,650 | 3.39     |
| <b>AGE</b>                               |           |           |          |               |         |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 61,063        | 62,392  | 2.18     |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 13,253        | 14,193  | 7.09     |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 29,800        | 24,671  | -17.21   |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 47,157        | 59,343  | 25.84    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 18,630        | 18,720  | 0.48     |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 34,496        | 34,417  | -0.23    |
| Male                                     | 89,335    | 95,630    | 7.05     | 14,035        | 14,303  | 1.91     |
| Female                                   | 133,733   | 136,565   | 2.12     | 20,461        | 20,114  | -1.70    |
| <b>RACE</b>                              |           |           |          |               |         |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 200,630       | 202,467 | 0.92     |
| Black                                    | 57,404    | 68,541    | 19.40    | 530           | 763     | 43.96    |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 554           | 614     | 10.83    |
| Asian                                    | 12,422    | 21,931    | 76.55    | 951           | 1,546   | 62.57    |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .             | 109     | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 1,734         | 6,427   | 270.65   |
| Two or More Races                        | .         | 23,953    | .        | .             | 1,810   | .        |
| <b>HISPANIC (of any race)</b>            |           |           |          |               |         |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 4,012         | 12,227  | 204.76   |
| <b>GROUP QUARTERS</b>                    |           |           |          |               |         |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 7,571         | 7,437   | -1.77    |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 4,471         | 3,866   | -13.53   |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 3,100         | 3,571   | 15.19    |
| <b>HOUSEHOLDS</b>                        |           |           |          |               |         |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 78,657        | 83,198  | 5.77     |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.50          | 2.48    | -0.91    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.58          | 2.58    | -0.27    |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.33          | 2.25    | -3.25    |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |               |         |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 86,751        | 91,273  | 5.21     |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 78,657        | 83,198  | 5.77     |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 53,450        | 58,132  | 8.76     |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 25,207        | 25,066  | -0.56    |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 67.95         | 69.87   | 2.82     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 8,094         | 8,075   | -0.23    |
| For sale only                            | 6,836     | 8,284     | 21.18    | 948           | 1,453   | 53.27    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 1.74          | 2.44    | 39.93    |
| For rent                                 | 16,804    | 17,936    | 6.74     | 2,061         | 2,198   | 6.65     |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 7.56          | 8.06    | 6.66     |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 830           | 788     | -5.06    |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 1,511         | 1,587   | 5.03     |
| For migrant workers                      | 351       | 127       | -63.82   | 11            | 14      | 27.27    |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 2,733         | 2,035   | -25.54   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander



**TABLE A.5**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHEAST**

| Subject                                  | NEBRASKA  |           |          | SOUTHEAST |         |          |
|--|-----------|-----------|----------|-----------|---------|----------|
|  | 1990      | 2000      | % Change | 1990      | 2000    | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 483,870   | 546,080 | 12.86    |
| <b>GENDER</b>                            |           |           |          |           |         |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 238,069   | 270,877 | 13.78    |
| Female                                   | 808,946   | 867,912   | 7.29     | 245,801   | 275,203 | 11.96    |
| <b>AGE</b>                               |           |           |          |           |         |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 145,118   | 159,416 | 9.85     |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 40,192    | 45,199  | 12.46    |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 83,048    | 75,723  | -8.82    |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 117,815   | 157,897 | 34.02    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 37,656    | 42,895  | 13.91    |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 60,041    | 64,950  | 8.18     |
| Male                                     | 89,335    | 95,630    | 7.05     | 23,763    | 26,675  | 12.25    |
| Female                                   | 133,733   | 136,565   | 2.12     | 36,278    | 38,275  | 5.50     |
| <b>RACE</b>                              |           |           |          |           |         |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 462,126   | 503,170 | 8.88     |
| Black                                    | 57,404    | 68,541    | 19.40    | 10,350    | 12,881  | 24.45    |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 2,261     | 2,884   | 27.55    |
| Asian                                    | 12,422    | 21,931    | 76.55    | 5,885     | 10,291  | 74.87    |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .         | 306     | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 3,248     | 7,774   | 139.35   |
| Two or More Races                        | .         | 23,953    | .        | .         | 8,774   | .        |
| <b>HISPANIC (of any race)</b>            |           |           |          |           |         |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 8,405     | 16,829  | 100.23   |
| <b>GROUP QUARTERS</b>                    |           |           |          |           |         |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 19,286    | 19,727  | 2.29     |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 7,241     | 8,262   | 14.10    |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 12,045    | 11,465  | -4.82    |
| <b>HOUSEHOLDS</b>                        |           |           |          |           |         |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 181,408   | 210,594 | 16.09    |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.56      | 2.50    | -2.41    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.70      | 2.65    | -1.81    |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.29      | 2.19    | -4.45    |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |           |         |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 194,377   | 223,913 | 15.20    |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 181,408   | 210,594 | 16.09    |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 119,118   | 140,812 | 18.21    |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 62,290    | 69,782  | 12.03    |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 65.66     | 66.86   | 1.83     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 12,969    | 13,319  | 2.70     |
| For sale only                            | 6,836     | 8,284     | 21.18    | 1,819     | 2,239   | 23.09    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 1.50      | 1.57    | 4.06     |
| For rent                                 | 16,804    | 17,936    | 6.74     | 4,078     | 4,765   | 16.85    |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 6.14      | 6.39    | 4.03     |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 1,237     | 1,272   | 2.83     |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 2,317     | 2,068   | -10.75   |
| For migrant workers                      | 351       | 127       | -63.82   | 10        | 10      | 0.00     |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 3,508     | 2,965   | -15.48   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

**TABLE A.6**  
**PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHWEST**

| Subject                                  | NEBRASKA  |           |          | SOUTHWEST |        |          |
|--|-----------|-----------|----------|-----------|--------|----------|
|  | 1990      | 2000      | % Change | 1990      | 2000   | % Change |
| <b>Total population</b>                  | 1,578,385 | 1,711,263 | 8.42     | 93,105    | 97,569 | 4.79     |
| <b>GENDER</b>                            |           |           |          |           |        |          |
| Male                                     | 769,439   | 843,351   | 9.61     | 45,265    | 48,184 | 6.45     |
| Female                                   | 808,946   | 867,912   | 7.29     | 47,840    | 49,385 | 3.23     |
| <b>AGE</b>                               |           |           |          |           |        |          |
| Under 20 years                           | 476,250   | 504,336   | 5.90     | 28,305    | 28,549 | 0.86     |
| 20 to 24 years                           | 108,649   | 120,331   | 10.75    | 3,942     | 4,874  | 23.64    |
| 25 to 34 years                           | 257,208   | 223,273   | -13.19   | 12,667    | 10,862 | -14.25   |
| 35 to 54 years                           | 378,201   | 489,588   | 29.45    | 22,447    | 27,574 | 22.84    |
| 55 to 64 years                           | 135,009   | 141,540   | 4.84     | 9,133     | 9,121  | -0.13    |
| 65 & over                                | 223,068   | 232,195   | 4.09     | 16,611    | 16,589 | -0.13    |
| Male                                     | 89,335    | 95,630    | 7.05     | 6,798     | 6,919  | 1.78     |
| Female                                   | 133,733   | 136,565   | 2.12     | 9,813     | 9,670  | -1.46    |
| <b>RACE</b>                              |           |           |          |           |        |          |
| White                                    | 1,480,558 | 1,533,261 | 3.56     | 91,212    | 90,620 | -0.65    |
| Black                                    | 57,404    | 68,541    | 19.40    | 133       | 304    | 128.57   |
| American Indian or Alaskan               | 12,410    | 14,896    | 20.03    | 268       | 469    | 75.00    |
| Asian                                    | 12,422    | 21,931    | 76.55    | 215       | 369    | 71.63    |
| Native Hawaiian/Pacific Is. (1)          | .         | 836       | .        | .         | 15     | .        |
| Some other Race                          | 15,591    | 47,845    | 206.88   | 1,277     | 4,753  | 272.20   |
| Two or More Races                        | .         | 23,953    | .        | .         | 1,039  | .        |
| <b>HISPANIC (of any race)</b>            |           |           |          |           |        |          |
| Hispanic or Latino                       | 36,969    | 94,425    | 155.42   | 2,774     | 8,844  | 218.82   |
| <b>GROUP QUARTERS</b>                    |           |           |          |           |        |          |
| People Living in Group Qtrs.             | 47,553    | 50,818    | 6.87     | 1,669     | 2,062  | 23.55    |
| Institutionalized                        | 25,620    | 26,011    | 1.53     | 1,477     | 1,383  | -6.36    |
| Non-Institutionalized                    | 21,933    | 24,807    | 13.10    | 192       | 679    | 253.65   |
| <b>HOUSEHOLDS</b>                        |           |           |          |           |        |          |
| <b>Total households</b>                  | 602,363   | 666,184   | 10.60    | 36,731    | 38,736 | 5.46     |
| People Per Household (PPHH)              | 2.54      | 2.49      | -1.92    | 2.49      | 2.47   | -0.95    |
| PPHH, Owner-occupied unit                | 2.68      | 2.63      | -1.78    | 2.52      | 2.52   | 0.04     |
| PPHH, Renter-occupied unit               | 2.27      | 2.20      | -2.81    | 2.41      | 2.33   | -3.61    |
| <b>HOUSING OCCUPANCY</b>                 |           |           |          |           |        |          |
| Total Housing Units                      | 660,621   | 722,668   | 9.39     | 43,003    | 44,398 | 3.24     |
| Occupied Housing Units                   | 602,363   | 666,184   | 10.60    | 36,731    | 38,736 | 5.46     |
| Owner-occupied Housing Units             | 400,394   | 449,317   | 12.22    | 25,880    | 27,531 | 6.38     |
| Renter-occupied Housing Units            | 201,969   | 216,867   | 7.38     | 10,851    | 11,205 | 3.26     |
| Homeownership Rates                      | 66.47     | 67.45     | 1.47     | 70.46     | 71.07  | 0.87     |
| <b>Vacant Housing Units</b>              | 58,258    | 56,484    | -3.05    | 6,272     | 5,662  | -9.73    |
| For sale only                            | 6,836     | 8,284     | 21.18    | 572       | 812    | 41.96    |
| Homeowner Vacancy Rate                   | 1.68      | 1.81      | 7.84     | 2.16      | 2.86   | 32.49    |
| For rent                                 | 16,804    | 17,936    | 6.74     | 1,246     | 1,203  | -3.45    |
| Rental Vacancy Rate                      | 7.68      | 7.64      | -0.55    | 10.30     | 9.70   | -5.87    |
| Rented or sold, not occupied             | 4,863     | 4,582     | -5.78    | 420       | 450    | 7.14     |
| Seasonal, Recreational or Occasional use | 10,978    | 11,912    | 8.51     | 1,599     | 1,836  | 14.82    |
| For migrant workers                      | 351       | 127       | -63.82   | 21        | 21     | 0.00     |
| Other vacant                             | 18,426    | 13,643    | -25.96   | 2,414     | 1,340  | -44.49   |

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

**TABLE A.7**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**

**NEBRASKA VS NORTH CENTRAL, 2000 CENSUS**

| <b>Type of Disability</b>       | <b>5-15</b>   | <b>16-20</b>  | <b>21-64</b>   | <b>65+</b>    | <b>Total</b>   |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>NORTH CENTRAL</b>            |               |               |                |               |                |
| Sensory Disability              | 38            | 33            | 333            | 537           | 941            |
| Physical Disability             | 11            | 11            | 597            | 1,095         | 1,714          |
| Mental Disability               | 230           | 48            | 103            | 101           | 482            |
| Self-care Disability            | 6             | .             | .              | 21            | 27             |
| Go-outside-home Disability      | .             | 25            | 63             | 591           | 679            |
| Employment Disability           | .             | 114           | 1,345          | .             | 1,459          |
| Two or More Types of Disability | 63            | 110           | 1,793          | 1,838         | 3,804          |
| <b>Total</b>                    | <b>348</b>    | <b>341</b>    | <b>4,234</b>   | <b>4,183</b>  | <b>9,106</b>   |

**TABLE A.8**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**

**NEBRASKA VS NORTHEAST, 2000 CENSUS**

| <b>Type of Disability</b>       | <b>5-15</b>   | <b>16-20</b>  | <b>21-64</b>   | <b>65+</b>    | <b>Total</b>   |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>NORTHEAST</b>                |               |               |                |               |                |
| Sensory Disability              | 512           | 188           | 4,058          | 3,066         | 7,824          |
| Physical Disability             | 316           | 255           | 7,167          | 7,433         | 15,171         |
| Mental Disability               | 3,389         | 872           | 2,553          | 748           | 7,562          |
| Self-care Disability            | 72            | .             | 101            | 76            | 249            |
| Go-outside-home Disability      | .             | 451           | 1,543          | 4,218         | 6,212          |
| Employment Disability           | .             | 1,941         | 18,813         | .             | 20,754         |
| Two or More Types of Disability | 1,173         | 2,044         | 25,885         | 13,955        | 43,057         |
| <b>Total</b>                    | <b>5,462</b>  | <b>5,751</b>  | <b>60,120</b>  | <b>29,496</b> | <b>100,829</b> |

**TABLE A.9**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**

**NEBRASKA VS NORTHWEST, 2000 CENSUS**

| <b>Type of Disability</b>       | <b>5-15</b>   | <b>16-20</b>  | <b>21-64</b>   | <b>65+</b>    | <b>Total</b>   |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>NORTHWEST</b>                |               |               |                |               |                |
| Sensory Disability              | 90            | 46            | 648            | 906           | 1,690          |
| Physical Disability             | 44            | 39            | 1,247          | 1,552         | 2,882          |
| Mental Disability               | 575           | 149           | 394            | 148           | 1,266          |
| Self-care Disability            | 1             | 6             | 13             | 11            | 31             |
| Go-outside-home Disability      | .             | 54            | 255            | 682           | 991            |
| Employment Disability           | .             | 249           | 2,235          | .             | 2,484          |
| Two or More Types of Disability | 115           | 249           | 4,169          | 2,887         | 7,420          |
| <b>Total</b>                    | <b>825</b>    | <b>792</b>    | <b>8,961</b>   | <b>6,186</b>  | <b>16,764</b>  |

**TABLE A.10**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**

**NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS**

| <b>Type of Disability</b>       | <b>5-15</b>   | <b>16-20</b>  | <b>21-64</b>   | <b>65+</b>    | <b>Total</b>   |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>SOUTH CENTRAL</b>            |               |               |                |               |                |
| Sensory Disability              | 101           | 145           | 1,439          | 1,294         | 2,979          |
| Physical Disability             | 91            | 68            | 2,521          | 3,174         | 5,854          |
| Mental Disability               | 1,417         | 300           | 817            | 289           | 2,823          |
| Self-care Disability            | 6             | .             | 26             | 38            | 70             |
| Go-outside-home Disability      | .             | 113           | 462            | 1,545         | 2,120          |
| Employment Disability           | .             | 563           | 4,859          | .             | 5,422          |
| Two or More Types of Disability | 318           | 532           | 8,154          | 5,410         | 14,414         |
| <b>Total</b>                    | <b>1,933</b>  | <b>1,721</b>  | <b>18,278</b>  | <b>11,750</b> | <b>33,682</b>  |

**TABLE A.11**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**  
**NEBRASKA VS SOUTHEAST, 2000 CENSUS**

| Type of Disability              | 5-15          | 16-20         | 21-64          | 65+           | Total          |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>SOUTHEAST</b>                |               |               |                |               |                |
| Sensory Disability              | 418           | 313           | 3,721          | 2,757         | 7,209          |
| Physical Disability             | 307           | 190           | 5,574          | 5,729         | 11,800         |
| Mental Disability               | 2,846         | 848           | 2,134          | 547           | 6,375          |
| Self-care Disability            | 57            | .             | 101            | 94            | 252            |
| Go-outside-home Disability      | .             | 234           | 918            | 2,914         | 4,066          |
| Employment Disability           | .             | 1,191         | 11,138         | .             | 12,329         |
| Two or More Types of Disability | 775           | 1,442         | 18,115         | 10,855        | 31,187         |
| <b>Total</b>                    | <b>4,403</b>  | <b>4,218</b>  | <b>41,701</b>  | <b>22,896</b> | <b>73,218</b>  |

**TABLE A.12**  
**INDIVIDUALS BY DISABILITY BY AGE AND TYPE**  
**NEBRASKA VS SOUTHWEST, 2000 CENSUS**

| Type of Disability              | 5-15          | 16-20         | 21-64          | 65+           | Total          |
|---------------------------------|---------------|---------------|----------------|---------------|----------------|
| <b>NEBRASKA</b>                 |               |               |                |               |                |
| Sensory Disability              | 1,251         | 768           | 10,946         | 9,445         | 22,410         |
| Physical Disability             | 824           | 591           | 18,178         | 20,451        | 40,044         |
| Mental Disability               | 9,018         | 2,350         | 6,360          | 2,003         | 19,731         |
| Self-care Disability            | 142           | 6             | 245            | 251           | 644            |
| Go-outside-home Disability      | .             | 923           | 3,483          | 10,544        | 14,950         |
| Employment Disability           | .             | 4,408         | 41,217         | .             | 45,625         |
| Two or More Types of Disability | 2,597         | 4,608         | 62,218         | 37,707        | 107,130        |
| <b>Total</b>                    | <b>13,832</b> | <b>13,654</b> | <b>142,647</b> | <b>80,401</b> | <b>250,534</b> |
| <b>SOUTHWEST</b>                |               |               |                |               |                |
| Sensory Disability              | 92            | 43            | 747            | 885           | 1,767          |
| Physical Disability             | 55            | 28            | 1,072          | 1,468         | 2,623          |
| Mental Disability               | 561           | 133           | 359            | 170           | 1,223          |
| Self-care Disability            | .             | .             | 4              | 11            | 15             |
| Go-outside-home Disability      | .             | 46            | 242            | 594           | 882            |
| Employment Disability           | .             | 350           | 2,827          | .             | 3,177          |
| Two or More Types of Disability | 153           | 231           | 4,102          | 2,762         | 7,248          |
| <b>Total</b>                    | <b>861</b>    | <b>831</b>    | <b>9,353</b>   | <b>5,890</b>  | <b>16,935</b>  |

## Appendix B: Census 2000 Housing Data

**TABLE B.1**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTH CENTRAL**

| Subject                                  | NEBRASKA |         |          | NORTH CENTRAL |        |          |
|--|----------|---------|----------|---------------|--------|----------|
|  | 1990     | 2000    | % Change | 1990          | 2000   | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 28,892        | 28,237 | -2.27    |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |               |        |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 24,109        | 23,854 | -1.06    |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 147           | 207    | 40.82    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 311           | 383    | 23.15    |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 584           | 536    | -8.22    |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 410           | 339    | -17.32   |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 68            | 142    | 108.82   |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 85            | 154    | 81.18    |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 2,965         | 2,585  | -12.82   |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 213           | 37     | -82.63   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |               |        |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 110           | 189    | 71.82    |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 441           | 672    | 52.38    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 1,751         | 1,636  | -6.57    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 4,960         | 3,952  | -20.32   |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 6,632         | 5,974  | -9.92    |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 5,951         | 5,631  | -5.38    |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 3,992         | 4,091  | 2.48     |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 2,772         | 2,960  | 6.78     |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 2,283         | 3,132  | 37.19    |
| <b>BEDROOMS</b>                          |          |         |          |               |        |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 143           | 270    | 88.81    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 2,149         | 2,440  | 13.54    |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 8,644         | 7,821  | -9.52    |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 11,350        | 10,948 | -3.54    |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 4,969         | 5,128  | 3.20     |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 1,637         | 1,630  | -0.43    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |               |        |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .             | 300    | .        |
| 1995-1998                                | .        | 44,594  | .        | .             | 900    | .        |
| 1990-1994                                | .        | 38,748  | .        | .             | 884    | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 2,809         | 2,257  | -19.65   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 5,652         | 4,410  | -21.97   |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 2,937         | 2,988  | 1.74     |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 3,760         | 5,112  | 35.96    |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 13,734        | 11,386 | -17.10   |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |               |        |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 623           | 111    | -82.18   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 799           | 113    | -85.86   |

**TABLE B.2**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHEAST**

| Subject                                  | NEBRASKA |         |          | NORTHEAST |         |          |
|--|----------|---------|----------|-----------|---------|----------|
|  | 1990     | 2000    | % Change | 1990      | 2000    | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 261,330   | 287,837 | 10.14    |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |           |         |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 181,801   | 199,936 | 9.98     |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 6,420     | 7,613   | 18.58    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 6,842     | 6,816   | -0.38    |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 7,367     | 8,200   | 11.31    |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 12,993    | 13,603  | 4.69     |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 17,095    | 17,755  | 3.86     |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 17,549    | 23,922  | 36.32    |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 9,586     | 9,838   | 2.63     |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 1677      | 154     | -90.82   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |           |         |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 3,452     | 5,136   | 48.78    |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 9,548     | 11,619  | 21.69    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 24,451    | 27,049  | 10.63    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 40,800    | 40,225  | -1.41    |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 52,099    | 51,735  | -0.70    |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 44,691    | 46,997  | 5.16     |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 36,371    | 40,149  | 10.39    |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 25,743    | 31,370  | 21.86    |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 24,175    | 33,557  | 38.81    |
| <b>BEDROOMS</b>                          |          |         |          |           |         |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 4,573     | 6,775   | 48.15    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 37,170    | 41,851  | 12.59    |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 70,656    | 74,196  | 5.01     |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 98,378    | 105,580 | 7.32     |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 40,846    | 47,519  | 16.34    |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 9,707     | 11,916  | 22.76    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |           |         |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .         | 5,407   | .        |
| 1995-1998                                | .        | 44,594  | .        | .         | 16,767  | .        |
| 1990-1994                                | .        | 38,748  | .        | .         | 15,823  | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 33,832    | 30,161  | -10.85   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 54,140    | 54,129  | -0.02    |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 45,476    | 44,047  | -3.14    |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 53,392    | 54,404  | 1.90     |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 74,490    | 67,099  | -9.92    |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |           |         |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 1,571     | 991     | -36.92   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 2,186     | 1,759   | -19.53   |

**TABLE B.3**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHWEST**

| Subject                                  | NEBRASKA |         |          | NORTHWEST |        |          |
|--|----------|---------|----------|-----------|--------|----------|
|  | 1990     | 2000    | % Change | 1990      | 2000   | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 46,268    | 47,010 | 1.60     |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |           |        |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 34,390    | 34,906 | 1.50     |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 438       | 785    | 79.22    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 1,252     | 1,192  | -4.79    |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 2,058     | 1,882  | -8.55    |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 891       | 713    | -19.98   |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 777       | 715    | -7.98    |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 528       | 1,259  | 138.45   |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 5,594     | 5,501  | -1.66    |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 340       | 57     | -83.24   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |           |        |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 150       | 359    | 139.33   |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 1,157     | 1,521  | 31.46    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 3,896     | 3,889  | -0.18    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 10,008    | 8,148  | -18.59   |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 9,867     | 9,649  | -2.21    |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 7,258     | 6,891  | -5.06    |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 5,377     | 5,900  | 9.73     |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 4,127     | 4,870  | 18.00    |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 4,428     | 5,783  | 30.60    |
| <b>BEDROOMS</b>                          |          |         |          |           |        |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 284       | 519    | 82.75    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 4,959     | 5,290  | 6.67     |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 15,845    | 14,461 | -8.73    |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 15,938    | 16,179 | 1.51     |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 7,197     | 8,173  | 13.56    |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 2,045     | 2,388  | 16.77    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |           |        |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .         | 576    | .        |
| 1995-1998                                | .        | 44,594  | .        | .         | 1,701  | .        |
| 1990-1994                                | .        | 38,748  | .        | .         | 1,212  | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 4,571     | 3,737  | -18.25   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 10,495    | 8,950  | -14.72   |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 4,727     | 5,320  | 12.54    |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 10,739    | 12,317 | 14.69    |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 15,736    | 13,197 | -16.13   |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |           |        |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 567       | 215    | -62.08   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 795       | 251    | -68.43   |



**TABLE B.4**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTH CENTRAL**

| Subject                                  | NEBRASKA |         |          | SOUTH CENTRAL |        |          |
|--|----------|---------|----------|---------------|--------|----------|
|  | 1990     | 2000    | % Change | 1990          | 2000   | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 86,751        | 91,273 | 5.21     |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |               |        |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 65,965        | 69,162 | 4.85     |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 1,307         | 2,004  | 53.33    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 2,457         | 2,562  | 4.27     |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 4,074         | 3,724  | -8.59    |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 2,428         | 2,562  | 5.52     |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 1,389         | 1,628  | 17.21    |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 1,680         | 2,370  | 41.07    |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 6,897         | 7,213  | 4.58     |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 554           | 48     | -91.34   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |               |        |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 414           | 582    | 40.58    |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 1,937         | 2,378  | 22.77    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 6,387         | 6,174  | -3.33    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 15,025        | 14,410 | -4.09    |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 19,338        | 19,094 | -1.26    |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 14,856        | 14,896 | 0.27     |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 11,070        | 11,712 | 5.80     |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 8,334         | 9,652  | 15.81    |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 9,390         | 12,375 | 31.79    |
| <b>BEDROOMS</b>                          |          |         |          |               |        |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 583           | 795    | 36.36    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 8,564         | 8,729  | 1.93     |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 27,457        | 28,353 | 3.26     |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 32,331        | 33,012 | 2.11     |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 13,567        | 15,472 | 14.04    |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 4,249         | 4,912  | 15.60    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |               |        |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .             | 1,327  | .        |
| 1995-1998                                | .        | 44,594  | .        | .             | 5,362  | .        |
| 1990-1994                                | .        | 38,748  | .        | .             | 3,642  | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 9,119         | 8,185  | -10.24   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 18,782        | 16,268 | -13.39   |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 10,517        | 10,201 | -3.00    |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 14,554        | 16,681 | 14.61    |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 33,779        | 29,607 | -12.35   |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |               |        |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 802           | 297    | -62.97   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 1,182         | 481    | -59.31   |

**TABLE B.5**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHEAST**

| Subject                                  | NEBRASKA |         |          | SOUTHEAST |         |          |
|--|----------|---------|----------|-----------|---------|----------|
|  | 1990     | 2000    | % Change | 1990      | 2000    | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 194,377   | 223,913 | 15.20    |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |           |         |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 137,896   | 157,194 | 13.99    |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 7,104     | 9,698   | 36.51    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 6,634     | 6,796   | 2.44     |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 6,103     | 6,136   | 0.54     |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 8,286     | 9,347   | 12.80    |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 9,529     | 11,972  | 25.64    |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 9,689     | 15,262  | 57.52    |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 7,721     | 7,420   | -3.90    |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 1415      | 88      | -93.78   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |           |         |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 1,412     | 2,797   | 98.09    |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 4,862     | 8,044   | 65.45    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 16,258    | 18,599  | 14.40    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 31,721    | 32,218  | 1.57     |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 38,468    | 39,784  | 3.42     |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 33,664    | 36,357  | 8.00     |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 27,783    | 31,083  | 11.88    |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 20,022    | 26,120  | 30.46    |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 20,187    | 28,911  | 43.22    |
| <b>BEDROOMS</b>                          |          |         |          |           |         |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 1,960     | 3,644   | 85.92    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 22,564    | 27,510  | 21.92    |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 56,071    | 62,995  | 12.35    |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 75,932    | 86,225  | 13.56    |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 31,145    | 35,442  | 13.80    |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 6,705     | 8,097   | 20.76    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |           |         |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .         | 6,341   | .        |
| 1995-1998                                | .        | 44,594  | .        | .         | 18,141  | .        |
| 1990-1994                                | .        | 38,748  | .        | .         | 15,918  | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 30,918    | 26,545  | -14.14   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 46,649    | 43,859  | -5.98    |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 31,299    | 29,010  | -7.31    |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 35,140    | 35,838  | 1.99     |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 50,371    | 48,261  | -4.19    |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |           |         |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 1,330     | 665     | -50.00   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 1,708     | 1,198   | -29.86   |

**TABLE B.6**  
**SELECTED HOUSING CHARACTERISTICS**  
**1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHWEST**

| Subject                                  | NEBRASKA |         |          | SOUTHWEST |        |          |
|--|----------|---------|----------|-----------|--------|----------|
|  | 1990     | 2000    | % Change | 1990      | 2000   | % Change |
| <b>TOTAL HOUSING UNITS</b>               | 660,621  | 722,668 | 9.39     | 43,003    | 44,398 | 3.24     |
| <b>UNITS IN STRUCTURE</b>                |          |         |          |           |        |          |
| 1-unit, detached                         | 478,588  | 519,763 | 8.60     | 34,427    | 34,711 | 0.82     |
| 1-unit, attached                         | 15,770   | 20,916  | 32.63    | 354       | 609    | 72.03    |
| 2 units                                  | 18,581   | 18,728  | 0.79     | 1,085     | 979    | -9.77    |
| 3 or 4 units                             | 21,278   | 21,449  | 0.80     | 1,092     | 971    | -11.08   |
| 5 to 9 units                             | 25,590   | 27,368  | 6.95     | 582       | 804    | 38.14    |
| 10 to 19 units                           | 29,475   | 32,781  | 11.22    | 617       | 569    | -7.78    |
| 20 or more units                         | 30,140   | 44,150  | 46.48    | 609       | 1,183  | 94.25    |
| Mobile Home                              | 36,762   | 37,033  | 0.74     | 3,999     | 4,476  | 11.93    |
| Boat, RV, van, etc. (1)                  | 4437     | 480     | -89.18   | 238       | 96     | -59.66   |
| <b>NUMBER OF ROOMS PER DWELLING UNIT</b> |          |         |          |           |        |          |
| 1 Room                                   | 5,781    | 9,339   | 61.55    | 243       | 276    | 13.58    |
| 2 Rooms                                  | 19,019   | 25,721  | 35.24    | 1,074     | 1,487  | 38.45    |
| 3 Rooms                                  | 55,587   | 60,913  | 9.58     | 2,844     | 3,566  | 25.39    |
| 4 Rooms                                  | 110,161  | 105,882 | -3.88    | 7,647     | 6,929  | -9.39    |
| 5 Rooms                                  | 135,997  | 135,263 | -0.54    | 9,593     | 9,027  | -5.90    |
| 6 Rooms                                  | 114,712  | 118,393 | 3.21     | 8,292     | 7,621  | -8.09    |
| 7 Rooms                                  | 90,139   | 98,664  | 9.46     | 5,546     | 5,729  | 3.30     |
| 8 Rooms                                  | 64,757   | 79,531  | 22.81    | 3,759     | 4,559  | 21.28    |
| 9+ Rooms                                 | 64,468   | 88,962  | 37.99    | 4,005     | 5,204  | 29.94    |
| <b>BEDROOMS</b>                          |          |         |          |           |        |          |
| No bedroom                               | 7,897    | 12,403  | 57.06    | 354       | 400    | 12.99    |
| 1 bedroom                                | 79,316   | 90,804  | 14.48    | 3,910     | 4,984  | 27.47    |
| 2 bedrooms                               | 192,091  | 201,111 | 4.70     | 13,418    | 13,285 | -0.99    |
| 3 bedrooms                               | 251,033  | 268,268 | 6.87     | 17,104    | 16,324 | -4.56    |
| 4 bedrooms                               | 103,963  | 118,797 | 14.27    | 6,239     | 7,063  | 13.21    |
| 5 or more bedrooms                       | 26,321   | 31,285  | 18.86    | 1,978     | 2,342  | 18.40    |
| <b>YEAR STRUCTURE BUILT</b>              |          |         |          |           |        |          |
| 1999-MAR2000                             | .        | 14,567  | .        | .         | 616    | .        |
| 1995-1998                                | .        | 44,594  | .        | .         | 1,723  | .        |
| 1990-1994                                | .        | 38,748  | .        | .         | 1,269  | .        |
| 1980-1989 (2)                            | 85,254   | 74,294  | -12.86   | 4,005     | 3,409  | -14.88   |
| 1970-1979                                | 145,834  | 136,263 | -6.56    | 10,116    | 8,647  | -14.52   |
| 1960-1969                                | 100,105  | 96,833  | -3.27    | 5,149     | 5,267  | 2.29     |
| 1940-1959                                | 126,580  | 134,604 | 6.34     | 8,995     | 10,252 | 13.97    |
| 1939 OR EARLIER                          | 202,848  | 182,765 | -9.90    | 14,738    | 13,215 | -10.33   |
| <b>SELECTED CHARACTERISTICS</b>          |          |         |          |           |        |          |
| Lack complete plumbing facilities        | 5,242    | 2,408   | -54.06   | 349       | 129    | -63.04   |
| Lack complete kitchen facilities         | 7,218    | 3,990   | -44.72   | 548       | 188    | -65.69   |

**TABLE B.7**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS NORTHEAST, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| NORTHEAST              |                                 |                                |                                  |
| Total                  | 89,666                          | 105,379                        | 48,259                           |
| Less than 29.9 percent | 56,566                          | 84,384                         | 43,615                           |
| 30 to 49.9 percent     | 15,805                          | 14,252                         | 2,664                            |
| 50 percent or more     | 12,441                          | 6,319                          | 1,452                            |
| Not computed           | 4,854                           | 424                            | 528                              |

**TABLE B.8**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS NORTH CENTRAL, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| NORTH CENTRAL          |                                 |                                |                                  |
| Total                  | 4,869                           | 4,415                          | 6,855                            |
| Less than 29.9 percent | 2,824                           | 3,373                          | 5,916                            |
| 30 to 49.9 percent     | 553                             | 596                            | 561                              |
| 50 percent or more     | 301                             | 422                            | 252                              |
| Not computed           | 1,191                           | 24                             | 126                              |

**TABLE B.9**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS NORTHWEST, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| NORTHWEST              |                                 |                                |                                  |
| Total                  | 11,426                          | 10,947                         | 9,710                            |
| Less than 29.9 percent | 6,510                           | 8,741                          | 8,715                            |
| 30 to 49.9 percent     | 1,823                           | 1,412                          | 585                              |
| 50 percent or more     | 1,539                           | 723                            | 284                              |
| Not computed           | 1,554                           | 71                             | 126                              |

**TABLE B.10**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| SOUTH CENTRAL          |                                 |                                |                                  |
| Total                  | 23,464                          | 25,144                         | 20,066                           |
| Less than 29.9 percent | 14,419                          | 19,948                         | 17,925                           |
| 30 to 49.9 percent     | 4,002                           | 3,603                          | 1,290                            |
| 50 percent or more     | 2,938                           | 1,533                          | 635                              |
| Not computed           | 2,105                           | 60                             | 216                              |

**TABLE B.11**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS SOUTHEAST, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| SOUTHEAST              |                                 |                                |                                  |
| Total                  | 67,660                          | 83,075                         | 35,683                           |
| Less than 29.9 percent | 41,787                          | 67,086                         | 32,884                           |
| 30 to 49.9 percent     | 11,833                          | 11,873                         | 1,652                            |
| 50 percent or more     | 9,262                           | 3,974                          | 883                              |
| Not computed           | 4,778                           | 142                            | 264                              |

**TABLE B.12**  
**INCOME SPENT ON HOUSING**  
**NEBRASKA VS SOUTHWEST, 2000 CENSUS**

| Income Range           | Specified Renter-Occupied Units | Specified Owner-Occupied Units |                                  |
|------------------------|---------------------------------|--------------------------------|----------------------------------|
|                        |                                 | Housing Units with a Mortgage  | Housing Units without a Mortgage |
| NEBRASKA               |                                 |                                |                                  |
| Total                  | 207,216                         | 240,096                        | 130,399                          |
| Less than 29.9 percent | 128,334                         | 192,431                        | 117,690                          |
| 30 to 49.9 percent     | 35,467                          | 33,227                         | 7,514                            |
| 50 percent or more     | 27,658                          | 13,640                         | 3,832                            |
| Not computed           | 15,757                          | 798                            | 1,363                            |
| SOUTHWEST              |                                 |                                |                                  |
| Total                  | 10,131                          | 11,136                         | 9,826                            |
| Less than 29.9 percent | 6,228                           | 8,899                          | 8,635                            |
| 30 to 49.9 percent     | 1,451                           | 1,491                          | 762                              |
| 50 percent or more     | 1,177                           | 669                            | 326                              |
| Not computed           | 1,275                           | 77                             | 103                              |

**TABLE B.13  
HOUSEHOLDS BY INCOME AND TENURE**

| NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS |                    |                           |                           |               |                |
|--|--------------------|---------------------------|---------------------------|---------------|----------------|
| Income   | Elderly Households | Small, Related Households | Large, Related Households | Other         | Total          |
| <b>Owner</b>   |                    |                           |                           |               |                |
| 0-30   | 10,032             | 3,843                     | 981                       | 2,721         | 17,577         |
| 30.1-50  | 15,472             | 5,557                     | 2,093                     | 2,659         | 25,781         |
| 50.1-80  | 21,791             | 16,296                    | 6,084                     | 6,754         | 50,925         |
| 80+  | 46,332             | 120,612                   | 24,421                    | 17,784        | 209,149        |
| <b>Total</b>   | <b>93,627</b>      | <b>146,308</b>            | <b>33,579</b>             | <b>29,918</b> | <b>303,432</b> |
| <b>Renter</b>  |                    |                           |                           |               |                |
| 0-30   | 6,085              | 5,755                     | 1,058                     | 6,446         | 19,344         |
| 30.1-50  | 5,914              | 6,406                     | 1,829                     | 6,315         | 20,464         |
| 50.1-80  | 4,677              | 11,456                    | 3,125                     | 10,407        | 29,665         |
| 80+  | 5,373              | 21,296                    | 4,215                     | 15,032        | 45,916         |
| <b>Total</b>   | <b>22,049</b>      | <b>44,913</b>             | <b>10,227</b>             | <b>38,200</b> | <b>115,389</b> |
| <b>Total</b>   |                    |                           |                           |               |                |
| 0-30   | 16,117             | 9,598                     | 2,039                     | 9,167         | 36,921         |
| 30.1-50  | 21,386             | 11,963                    | 3,922                     | 8,974         | 46,245         |
| 50.1-80  | 26,468             | 27,752                    | 9,209                     | 17,161        | 80,590         |
| 80+  | 51,705             | 141,908                   | 28,636                    | 32,816        | 255,065        |
| <b>Total</b>   | <b>115,676</b>     | <b>191,221</b>            | <b>43,806</b>             | <b>68,118</b> | <b>418,821</b> |

**TABLE B.14  
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME  
AND TENURE**

| NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS |                    |                          |                          |               |               |
|--|--------------------|--------------------------|--------------------------|---------------|---------------|
| Income   | Elderly Households | Small Related Households | Large Related Households | Other         | Total         |
| <b>Owner</b>   |                    |                          |                          |               |               |
| 0-30   | 6,862              | 2,873                    | 786                      | 1,880         | 12,401        |
| 30.1-50  | 4,952              | 3,362                    | 1,483                    | 1,469         | 11,266        |
| 50.1-80  | 3,091              | 6,106                    | 2,429                    | 2,549         | 14,175        |
| 80+  | 2,107              | 8,972                    | 3,321                    | 2,029         | 16,429        |
| <b>Total</b>   | <b>17,012</b>      | <b>21,313</b>            | <b>8,019</b>             | <b>7,927</b>  | <b>54,271</b> |
| <b>Renter</b>  |                    |                          |                          |               |               |
| 0-30   | 3,060              | 4,235                    | 788                      | 4,621         | 12,704        |
| 30.1-50  | 2,579              | 3,511                    | 1,009                    | 3,555         | 10,654        |
| 50.1-80  | 1,222              | 1,936                    | 940                      | 1,827         | 5,925         |
| 80+  | 603                | 816                      | 1,005                    | 507           | 2,931         |
| <b>Total</b>   | <b>7,464</b>       | <b>10,498</b>            | <b>3,742</b>             | <b>10,510</b> | <b>32,214</b> |
| <b>Total</b>   |                    |                          |                          |               |               |
| 0-30   | 9,922              | 7,108                    | 1,574                    | 6,501         | 25,105        |
| 30.1-50  | 7,531              | 6,873                    | 2,492                    | 5,024         | 21,920        |
| 50.1-80  | 4,313              | 8,042                    | 3,369                    | 4,376         | 20,100        |

|              |               |               |               |               |               |
|--------------|---------------|---------------|---------------|---------------|---------------|
| 80+          | 2,710         | 9,788         | 4,326         | 2,536         | 19,360        |
| <b>Total</b> | <b>24,476</b> | <b>31,811</b> | <b>11,761</b> | <b>18,437</b> | <b>86,485</b> |



**TABLE B.15**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, WHITE)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |               |               |               |               |               |              |              |              |               |              |               |               |
|--|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|
| Regions                                      | 0-30% MFI     |               | 30.1-50% MFI  |               | 50.1-80% MFI  |              | 80.1-95% MFI |              | 95.1%+ MFI    |              | Total         |               |
|  | Owner         | Renter        | Owner         | Renter        | Owner         | Renter       | Owner        | Renter       | Owner         | Renter       | Owner         | Renter        |
| North Central                                | 1,225         | 473           | 894           | 347           | 784           | 95           | 37           | .            | 605           | 74           | 3,545         | 989           |
| Northeast                                    | 5,530         | 8,450         | 5,245         | 7,055         | 7,360         | 4,115        | 2,474        | 415          | 5,895         | 949          | 26,504        | 20,984        |
| Northwest                                    | 1,244         | 1,278         | 1,143         | 932           | 1,189         | 570          | 248          | 68           | 908           | 175          | 4,732         | 3,023         |
| South Central                                | 2,465         | 2,860         | 2,080         | 2,285         | 2,585         | 1,030        | 679          | 130          | 2,135         | 233          | 9,944         | 6,538         |
| Southeast                                    | 3,815         | 7,990         | 4,285         | 6,450         | 6,430         | 3,390        | 2,565        | 410          | 4,805         | 779          | 21,900        | 19,019        |
| Southwest                                    | 1,225         | 1,070         | 1,147         | 835           | 1,170         | 427          | 260          | 55           | 812           | 200          | 4,614         | 2,587         |
| <b>State Total</b>                           | <b>15,500</b> | <b>22,125</b> | <b>14,795</b> | <b>17,910</b> | <b>19,535</b> | <b>9,620</b> | <b>6,275</b> | <b>1,065</b> | <b>15,195</b> | <b>2,400</b> | <b>71,300</b> | <b>53,120</b> |

**TABLE B.16**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, BLACK)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |            |              |              |              |              |            |              |            |            |            |              |              |
|--|------------|--------------|--------------|--------------|--------------|------------|--------------|------------|------------|------------|--------------|--------------|
| Regions                                      | 0-30% MFI  |              | 30.1-50% MFI |              | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI |            | Total        |              |
|  | Owner      | Renter       | Owner        | Renter       | Owner        | Renter     | Owner        | Renter     | Owner      | Renter     | Owner        | Renter       |
| North Central                                | .          | .            | .            | .            | .            | .          | .            | .          | .          | .          | 0            | 0            |
| Northeast                                    | 834        | 3,098        | 470          | 1,373        | 485          | 513        | 155          | 95         | 260        | 139        | 2,204        | 5,218        |
| Northwest                                    | .          | 18           | .            | .            | .            | 4          | .            | .          | .          | .          | 0            | 22           |
| South Central                                | .          | 15           | .            | 30           | .            | .          | .            | .          | 4          | .          | 4            | 45           |
| Southeast                                    | 49         | 509          | 24           | 319          | 98           | 155        | 49           | 15         | 84         | 45         | 304          | 1,043        |
| Southwest                                    | 10         | .            | 10           | 8            | .            | 15         | .            | .          | .          | .          | 20           | 23           |
| <b>State Total</b>                           | <b>890</b> | <b>3,650</b> | <b>495</b>   | <b>1,735</b> | <b>585</b>   | <b>680</b> | <b>200</b>   | <b>110</b> | <b>350</b> | <b>190</b> | <b>2,520</b> | <b>6,365</b> |

**TABLE B.17**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY**  
**(NON-HISPANIC, AMERICAN INDIAN/ALASKAN NATIVE)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |            |            |              |            |              |            |              |           |            |           |            |              |
|--|------------|------------|--------------|------------|--------------|------------|--------------|-----------|------------|-----------|------------|--------------|
| Regions                                      | 0-30% MFI  |            | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |           | 95.1%+ MFI |           | Total      |              |
|  | Owner      | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter    | Owner      | Renter    | Owner      | Renter       |
| North Central                                | 12         | 28         | 12           | 8          | .            | 4          | .            | .         | 4          | 8         | 28         | 48           |
| Northeast                                    | 48         | 281        | 59           | 127        | 24           | 102        | 19           | 4         | 75         | 20        | 225        | 534          |
| Northwest                                    | 23         | 157        | 8            | 29         | 10           | 12         | 4            | .         | 16         | .         | 61         | 198          |
| South Central                                | 8          | 23         | 4            | 8          | .            | 10         | .            | 4         | 4          | 4         | 16         | 49           |
| Southeast                                    | 36         | 113        | 8            | 58         | 14           | 14         | .            | .         | 16         | 10        | 74         | 195          |
| Southwest                                    | 8          | 14         | .            | 15         | 4            | .          | 4            | .         | .          | 4         | 16         | 33           |
| <b>State Total</b>                           | <b>120</b> | <b>610</b> | <b>80</b>    | <b>240</b> | <b>55</b>    | <b>140</b> | <b>30</b>    | <b>10</b> | <b>110</b> | <b>40</b> | <b>395</b> | <b>1,040</b> |



**TABLE B.18**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, ASIAN)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |           |            |              |            |              |            |              |            |            |            |            |              |
|--|-----------|------------|--------------|------------|--------------|------------|--------------|------------|------------|------------|------------|--------------|
| Regions                                      | 0-30% MFI |            | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI |            | Total      |              |
|  | Owner     | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner      | Renter     | Owner      | Renter       |
| North Central                                | .         | .          | 4            | 4          | .            | .          | .            | .          | .          | .          | 4          | 4            |
| Northeast                                    | 39        | 349        | 39           | 109        | 68           | 165        | 45           | 55         | 143        | 84         | 334        | 762          |
| Northwest                                    | .         | 4          | 12           | 4          | 4            | .          | 8            | .          | .          | 4          | 24         | 12           |
| South Central                                | 4         | 30         | 8            | .          | 4            | 30         | 4            | 24         | 39         | 8          | 59         | 92           |
| Southeast                                    | 24        | 402        | 65           | 144        | 147          | 105        | 60           | 24         | 163        | 112        | 459        | 787          |
| Southwest                                    | .         | .          | .            | .          | .            | 4          | .            | .          | .          | 4          | 0          | 8            |
| <b>State Total</b>                           | <b>70</b> | <b>790</b> | <b>125</b>   | <b>265</b> | <b>225</b>   | <b>300</b> | <b>115</b>   | <b>105</b> | <b>340</b> | <b>205</b> | <b>875</b> | <b>1,665</b> |

**TABLE B.19**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY**  
**(NON-HISPANIC, PACIFIC ISLANDER)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |           |          |              |          |              |           |              |          |            |           |          |           |
|--|-----------|----------|--------------|----------|--------------|-----------|--------------|----------|------------|-----------|----------|-----------|
| Regions                                      | 0-30% MFI |          | 30.1-50% MFI |          | 50.1-80% MFI |           | 80.1-95% MFI |          | 95.1%+ MFI |           | Total    |           |
|  | Owner     | Renter   | Owner        | Renter   | Owner        | Renter    | Owner        | Renter   | Owner      | Renter    | Owner    | Renter    |
| North Central                                | .         | .        | .            | .        | .            | .         | .            | .        | .          | .         | 0        | 0         |
| Northeast                                    | .         | .        | .            | .        | 4            | 10        | .            | .        | .          | .         | 4        | 10        |
| Northwest                                    | .         | .        | .            | .        | .            | .         | .            | .        | 4          | .         | 4        | 0         |
| South Central                                | .         | .        | .            | .        | .            | .         | .            | .        | .          | .         | 0        | 0         |
| Southeast                                    | .         | .        | .            | .        | .            | 10        | .            | .        | .          | 10        | 0        | 20        |
| Southwest                                    | .         | .        | .            | .        | .            | .         | .            | .        | .          | .         | 0        | 0         |
| <b>State Total</b>                           | <b>.</b>  | <b>.</b> | <b>.</b>     | <b>.</b> | <b>4</b>     | <b>15</b> | <b>.</b>     | <b>.</b> | <b>4</b>   | <b>10</b> | <b>8</b> | <b>25</b> |

**TABLE B.20**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY**  
**(NON-HISPANIC, SOME OTHER RACE)**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI |           | 30.1-50% MFI |           | 50.1-80% MFI |          | 80.1-95% MFI |          | 95.1%+ MFI |          | Total     |           |
|--------------------|-----------|-----------|--------------|-----------|--------------|----------|--------------|----------|------------|----------|-----------|-----------|
|                    | Owner     | Renter    | Owner        | Renter    | Owner        | Renter   | Owner        | Renter   | Owner      | Renter   | Owner     | Renter    |
| North Central      | .         | 4         | .            | .         | .            | .        | .            | .        | .          | .        | 0         | 4         |
| Northeast          | .         | 35        | 4            | 14        | 8            | 4        | .            | .        | 4          | .        | 16        | 53        |
| Northwest          | .         | .         | .            | .         | .            | .        | .            | .        | 4          | .        | 4         | 0         |
| South Central      | .         | .         | .            | .         | .            | .        | .            | .        | .          | .        | 0         | 0         |
| Southeast          | 8         | 20        | .            | 4         | .            | .        | .            | .        | .          | .        | 8         | 24        |
| Southwest          | .         | .         | .            | .         | .            | .        | .            | 4        | .          | .        | 0         | 4         |
| <b>State Total</b> | <b>4</b>  | <b>60</b> | <b>4</b>     | <b>20</b> | <b>10</b>    | <b>4</b> | <b>.</b>     | <b>4</b> | <b>4</b>   | <b>.</b> | <b>22</b> | <b>88</b> |

**TABLE B.21**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY**  
**(NON-HISPANIC, TWO OR MORE RACES)**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI  |            | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |           | 95.1%+ MFI |           | Total      |              |
|--------------------|------------|------------|--------------|------------|--------------|------------|--------------|-----------|------------|-----------|------------|--------------|
|                    | Owner      | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter    | Owner      | Renter    | Owner      | Renter       |
| North Central      | 12         | 12         | 8            | 4          | 8            | 8          | .            | .         | 8          | .         | 36         | 24           |
| Northeast          | 76         | 265        | 51           | 227        | 33           | 59         | 14           | .         | 18         | 14        | 192        | 565          |
| Northwest          | 12         | 60         | 16           | .          | 4            | .          | 4            | .         | 8          | 4         | 44         | 64           |
| South Central      | 12         | 22         | 8            | 20         | 8            | 10         | 8            | .         | 19         | .         | 55         | 52           |
| Southeast          | 16         | 232        | 18           | 140        | 47           | 80         | 8            | 19        | 26         | 8         | 115        | 479          |
| Southwest          | 16         | 44         | 8            | 8          | 4            | 8          | .            | .         | 4          | .         | 32         | 60           |
| <b>State Total</b> | <b>110</b> | <b>620</b> | <b>95</b>    | <b>400</b> | <b>90</b>    | <b>155</b> | <b>25</b>    | <b>20</b> | <b>70</b>  | <b>25</b> | <b>390</b> | <b>1,220</b> |

**TABLE B.22**  
**HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (HISPANIC/LATINO)**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI  |              | 30.1-50% MFI |              | 50.1-80% MFI |              | 80.1-95% MFI |            | 95.1%+ MFI |            | Total        |              |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|--------------|--------------|
|                    | Owner      | Renter       | Owner        | Renter       | Owner        | Renter       | Owner        | Renter     | Owner      | Renter     | Owner        | Renter       |
| North Central      | 8          | 8            | .            | .            | 4            | 4            | .            | .          | 8          | 8          | 20           | 20           |
| Northeast          | 299        | 1,051        | 395          | 967          | 635          | 814          | 182          | 166        | 513        | 535        | 2,024        | 3,533        |
| Northwest          | 92         | 214          | 186          | 171          | 114          | 141          | 37           | 8          | 97         | 51         | 526          | 585          |
| South Central      | 73         | 280          | 87           | 295          | 151          | 213          | 12           | 54         | 109        | 104        | 432          | 946          |
| Southeast          | 54         | 459          | 69           | 233          | 242          | 236          | 32           | 29         | 95         | 103        | 492          | 1,060        |
| Southwest          | 47         | 142          | 68           | 67           | 123          | 89           | 39           | 20         | 157        | 173        | 434          | 491          |
| <b>State Total</b> | <b>560</b> | <b>2,125</b> | <b>785</b>   | <b>1,720</b> | <b>1,270</b> | <b>1,470</b> | <b>295</b>   | <b>275</b> | <b>960</b> | <b>965</b> | <b>3,870</b> | <b>6,555</b> |

**TABLE B.23**  
**HOUSEHOLDS LACKING COMPLETE PLUMBING/KITCHEN FACILITIES BY INCOME BY TENURE**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI  |              | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI |            | Total        |              |
|--------------------|------------|--------------|--------------|------------|--------------|------------|--------------|------------|------------|------------|--------------|--------------|
|                    | Owner      | Renter       | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner      | Renter     | Owner        | Renter       |
| North Central      | 42         | 28           | 24           | 20         | 26           | 24         | 0            | 0          | 42         | 32         | 134          | 104          |
| Northeast          | 124        | 588          | 140          | 323        | 174          | 371        | 53           | 87         | 208        | 313        | 699          | 1,682        |
| Northwest          | 42         | 48           | 38           | 54         | 47           | 63         | 8            | 10         | 78         | 55         | 213          | 230          |
| South Central      | 28         | 133          | 56           | 122        | 32           | 86         | 16           | 14         | 129        | 63         | 261          | 418          |
| Southeast          | 62         | 223          | 97           | 271        | 77           | 300        | 43           | 38         | 190        | 218        | 469          | 1,050        |
| Southwest          | 30         | 42           | 24           | 30         | 41           | 20         | 8            | 8          | 67         | 43         | 170          | 143          |
| <b>State Total</b> | <b>290</b> | <b>1,045</b> | <b>345</b>   | <b>795</b> | <b>370</b>   | <b>835</b> | <b>110</b>   | <b>150</b> | <b>695</b> | <b>700</b> | <b>1,810</b> | <b>3,525</b> |

**TABLE B.24**  
**HOUSEHOLDS WITH ONLY OVERCROWDING BY INCOME BY TENURE**

2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions         | 0-30% MFI  |              | 30.1-50% MFI |              | 50.1-80% MFI |              | 80.1-95% MFI |            | 95.1%+ MFI   |              | Total        |              |
|-----------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|
|                 | Owner      | Renter       | Owner        | Renter       | Owner        | Renter       | Owner        | Renter     | Owner        | Renter       | Owner        | Renter       |
| North Central   | 30         | 28           | 30           | 24           | 44           | 44           | 4            | 0          | 75           | 34           | 183          | 130          |
| Northeast       | 141        | 705          | 293          | 641          | 355          | 697          | 233          | 215        | 890          | 532          | 1,912        | 2,790        |
| Northwest       | 38         | 147          | 36           | 96           | 77           | 99           | 38           | 22         | 152          | 74           | 341          | 438          |
| South Central   | 42         | 105          | 66           | 159          | 163          | 193          | 50           | 62         | 258          | 125          | 579          | 644          |
| Southeast       | 56         | 300          | 124          | 326          | 303          | 514          | 86           | 182        | 483          | 309          | 1,052        | 1,631        |
| Southwest       | 12         | 42           | 40           | 60           | 149          | 131          | 44           | 31         | 188          | 146          | 433          | 410          |
| <b>Nebraska</b> | <b>275</b> | <b>1,290</b> | <b>570</b>   | <b>1,270</b> | <b>1,070</b> | <b>1,650</b> | <b>440</b>   | <b>500</b> | <b>2,035</b> | <b>1,215</b> | <b>4,390</b> | <b>5,925</b> |

**TABLE B.25**  
**HOUSEHOLDS WITH ONLY SEVERE OVERCROWDING BY INCOME BY TENURE**

2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions         | 0-30% MFI  |              | 30.1-50% MFI |            | 50.1-80% MFI |              | 80.1-95% MFI |            | 95.1%+ MFI |              | Total        |              |
|-----------------|------------|--------------|--------------|------------|--------------|--------------|--------------|------------|------------|--------------|--------------|--------------|
|                 | Owner      | Renter       | Owner        | Renter     | Owner        | Renter       | Owner        | Renter     | Owner      | Renter       | Owner        | Renter       |
| North Central   | 12         | 16           | 8            | 16         | 8            | 12           | 0            | 0          | 16         | 16           | 44           | 60           |
| Northeast       | 133        | 676          | 154          | 446        | 367          | 821          | 121          | 214        | 311        | 614          | 1,086        | 2,771        |
| Northwest       | 12         | 36           | 70           | 54         | 35           | 87           | 4            | 4          | 58         | 52           | 179          | 233          |
| South Central   | 45         | 87           | 22           | 105        | 102          | 150          | 27           | 58         | 84         | 91           | 280          | 491          |
| Southeast       | 33         | 263          | 59           | 280        | 143          | 359          | 103          | 114        | 158        | 332          | 496          | 1,348        |
| Southwest       | 4          | 62           | 28           | 55         | 28           | 48           | 18           | 15         | 92         | 112          | 170          | 292          |
| <b>Nebraska</b> | <b>220</b> | <b>1,130</b> | <b>310</b>   | <b>925</b> | <b>675</b>   | <b>1,440</b> | <b>260</b>   | <b>405</b> | <b>700</b> | <b>1,180</b> | <b>2,165</b> | <b>5,080</b> |

**TABLE B.26**  
**HOUSEHOLDS WITH ONLY COST BURDEN BY INCOME BY TENURE**

2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions       | 0-30% MFI |        | 30.1-50% MFI |        | 50.1-80% MFI |        | 80.1-95% MFI |        | 95.1%+ MFI |        | Total  |        |
|---------------|-----------|--------|--------------|--------|--------------|--------|--------------|--------|------------|--------|--------|--------|
|               | Owner     | Renter | Owner        | Renter | Owner        | Renter | Owner        | Renter | Owner      | Renter | Owner  | Renter |
| North Central | 442       | 196    | 523          | 280    | 463          | 50     | 26           | 0      | 357        | 12     | 1,811  | 538    |
| Northeast     | 2,005     | 3,190  | 3,330        | 6,575  | 5,815        | 3,442  | 2,204        | 168    | 4,985      | 258    | 18,339 | 13,633 |
| Northwest     | 397       | 459    | 724          | 708    | 848          | 413    | 197          | 19     | 642        | 66     | 2,808  | 1,665  |
| South Central | 805       | 764    | 1,185        | 1,805  | 1,850        | 798    | 510          | 74     | 1,610      | 56     | 5,960  | 3,497  |
| Southeast     | 1,365     | 2,320  | 2,405        | 5,180  | 4,990        | 2,617  | 2,233        | 123    | 3,980      | 164    | 14,973 | 10,404 |

|                 |              |              |              |               |               |              |              |            |               |            |               |               |
|-----------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|------------|---------------|------------|---------------|---------------|
| Southwest       | 486          | 371          | 762          | 636           | 751           | 275          | 191          | 19         | 536           | 72         | 2,726         | 1,373         |
| <b>Nebraska</b> | <b>5,495</b> | <b>7,290</b> | <b>8,935</b> | <b>15,155</b> | <b>14,715</b> | <b>7,585</b> | <b>5,395</b> | <b>400</b> | <b>12,120</b> | <b>615</b> | <b>46,660</b> | <b>31,045</b> |

**TABLE B.27**  
**HOUSEHOLDS WITH ONLY SEVERE COST BURDEN BY INCOME BY TENURE**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions         | 0-30% MFI     |               | 30.1-50% MFI |              | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI   |            | Total         |               |
|-----------------|---------------|---------------|--------------|--------------|--------------|------------|--------------|------------|--------------|------------|---------------|---------------|
|                 | Owner         | Renter        | Owner        | Renter       | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner         | Renter        |
| North Central   | 740           | 297           | 333          | 44           | 261          | 4          | 12           | 0          | 145          | 20         | 1,491         | 365           |
| Northeast       | 4,425         | 8,375         | 2,355        | 1,873        | 1,919        | 457        | 284          | 64         | 498          | 59         | 9,481         | 10,828        |
| Northwest       | 902           | 1,038         | 488          | 249          | 313          | 70         | 46           | 20         | 108          | 0          | 1,857         | 1,377         |
| South Central   | 1,645         | 2,154         | 860          | 464          | 629          | 70         | 110          | 4          | 236          | 4          | 3,480         | 2,696         |
| Southeast       | 2,500         | 6,605         | 1,785        | 1,332        | 1,495        | 217        | 231          | 40         | 384          | 44         | 6,395         | 8,238         |
| Southwest       | 758           | 760           | 381          | 205          | 336          | 76         | 59           | 8          | 102          | 19         | 1,636         | 1,068         |
| <b>Nebraska</b> | <b>10,975</b> | <b>19,220</b> | <b>6,215</b> | <b>4,145</b> | <b>4,945</b> | <b>880</b> | <b>740</b>   | <b>135</b> | <b>1,480</b> | <b>120</b> | <b>24,355</b> | <b>24,500</b> |

**TABLE B.28**  
**STATE OF NEBRASKA**

**SINGLE FAMILY UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| North Central   | 110          | 86           | 71           | 76           | 65           | 47           | 39           | 46           | 57           | 57           | 70           | 86           | 97           | 128          | 85           | 75           | 79           | 97           | 81           | 70           | 79           | 46           | 66           | 94           |
| Northeast       | 1,732        | 911          | 826          | 1,736        | 1,838        | 1,687        | 1,568        | 1,592        | 1,631        | 1,742        | 1,839        | 1,978        | 2,330        | 2,361        | 2,109        | 2,078        | 2,338        | 2,137        | 2,279        | 2,643        | 2,607        | 2,716        | 2,880        | 3,235        |
| Northwest       | 258          | 172          | 124          | 153          | 91           | 69           | 61           | 65           | 35           | 38           | 44           | 48           | 77           | 101          | 146          | 115          | 128          | 182          | 160          | 149          | 232          | 201          | 147          | 181          |
| South Central   | 543          | 453          | 289          | 386          | 321          | 142          | 122          | 140          | 172          | 200          | 273          | 369          | 457          | 551          | 549          | 498          | 512          | 471          | 445          | 475          | 472          | 482          | 510          | 675          |
| Southeast       | 2,163        | 923          | 1,047        | 1,553        | 1,473        | 1,254        | 1,519        | 1,417        | 1,570        | 1,741        | 1,735        | 2,031        | 2,099        | 2,221        | 2,340        | 2,212        | 2,449        | 2,581        | 2,889        | 3,085        | 2,957        | 2,930        | 3,507        | 4,411        |
| Southwest       | 183          | 127          | 107          | 131          | 107          | 69           | 22           | 29           | 37           | 59           | 76           | 85           | 91           | 142          | 157          | 183          | 211          | 170          | 165          | 206          | 166          | 176          | 191          | 184          |
| <b>Nebraska</b> | <b>4,989</b> | <b>2,672</b> | <b>2,464</b> | <b>4,035</b> | <b>3,895</b> | <b>3,268</b> | <b>3,331</b> | <b>3,289</b> | <b>3,502</b> | <b>3,837</b> | <b>4,037</b> | <b>4,597</b> | <b>5,151</b> | <b>5,504</b> | <b>5,386</b> | <b>5,161</b> | <b>5,717</b> | <b>5,638</b> | <b>6,019</b> | <b>6,628</b> | <b>6,513</b> | <b>6,551</b> | <b>7,301</b> | <b>8,780</b> |

**TABLE B.29**  
**STATE OF NEBRASKA**

**DUPLEX UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003**

| Region          | 1980       | 1981       | 1982       | 1983       | 1984       | 1985       | 1986       | 1987       | 1988       | 1989       | 1990       | 1991       | 1992       | 1993       | 1994       | 1995       | 1996       | 1997       | 1998       | 1999       | 2000       | 2001       | 2002       | 2003       |
|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| North Central   | .          | 4          | 2          | 2          | .          | 8          | .          | .          | .          | 26         | 2          | 4          | 4          | 2          | 4          | .          | 2          | 8          | 4          | 4          | .          | .          | 2          | .          |
| Northeast       | 216        | 96         | 106        | 144        | 188        | 142        | 120        | 88         | 76         | 82         | 54         | 60         | 62         | 72         | 62         | 60         | 96         | 106        | 84         | 106        | 48         | 58         | 50         | 94         |
| Northwest       | 28         | 22         | 2          | 10         | 8          | .          | 6          | 2          | .          | .          | .          | 2          | 2          | 8          | 42         | .          | 42         | 66         | 10         | 20         | 8          | 8          | 22         | 6          |
| South Central   | 48         | 36         | 18         | 32         | 16         | 8          | 6          | 14         | 6          | 6          | 16         | 36         | 34         | 44         | 76         | 84         | 72         | 66         | 48         | 36         | 12         | 14         | 4          | 34         |
| Southeast       | 78         | 46         | 28         | 80         | 54         | 96         | 134        | 78         | 50         | 48         | 74         | 60         | 78         | 100        | 74         | 76         | 118        | 122        | 126        | 74         | 78         | 72         | 120        | 146        |
| Southwest       | 18         | 4          | 12         | 16         | 18         | 2          | .          | 2          | 6          | .          | 4          | 10         | 12         | 6          | 20         | 10         | 12         | 14         | 4          | 6          | 8          | 2          | 2          | 8          |
| <b>Nebraska</b> | <b>388</b> | <b>208</b> | <b>168</b> | <b>284</b> | <b>284</b> | <b>256</b> | <b>266</b> | <b>184</b> | <b>138</b> | <b>162</b> | <b>150</b> | <b>172</b> | <b>192</b> | <b>232</b> | <b>278</b> | <b>230</b> | <b>342</b> | <b>382</b> | <b>276</b> | <b>246</b> | <b>154</b> | <b>154</b> | <b>200</b> | <b>288</b> |

**TABLE B.30**  
**STATE OF NEBRASKA**

**TRI AND FOUR PLEX UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003**

| Region          | 1980       | 1981       | 1982       | 1983       | 1984       | 1985       | 1986       | 1987      | 1988       | 1989      | 1990      | 1991      | 1992      | 1993       | 1994       | 1995       | 1996      | 1997       | 1998       | 1999      | 2000       | 2001      | 2002      | 2003      |
|-----------------|------------|------------|------------|------------|------------|------------|------------|-----------|------------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|-----------|------------|-----------|-----------|-----------|
| North Central   | .          | .          | .          | .          | 11         | .          | .          | .         | .          | .         | .         | .         | 3         | .          | .          | 4          | 4         | 4          | 3          | .         | .          | .         | .         | .         |
| Northeast       | 79         | 67         | 84         | 39         | 91         | 34         | 51         | 8         | 55         | 40        | 20        | 15        | 17        | 32         | 50         | 49         | 27        | 47         | 53         | 46        | 240        | 26        | 26        | 4         |
| Northwest       | 48         | 27         | 32         | 15         | 3          | .          | .          | .         | 12         | .         | .         | .         | .         | 4          | 6          | .          | .         | 12         | 12         | .         | .          | .         | 16        | 4         |
| South Central   | 103        | 77         | 36         | 44         | 32         | 23         | 19         | 4         | 7          | .         | .         | 22        | 29        | 131        | 79         | 41         | 25        | 18         | 55         | 14        | 7          | 4         | 14        | 22        |
| Southeast       | 76         | 34         | 39         | 58         | 31         | 80         | 60         | 24        | 62         | 54        | 18        | 46        | 16        | 27         | 48         | 42         | 22        | 64         | 41         | 29        | 18         | 15        | 18        | 19        |
| Southwest       | 11         | 12         | 12         | 8          | 6          | .          | .          | .         | .          | .         | 24        | 8         | 3         | .          | .          | .          | 12        | .          | .          | .         | .          | 4         | .         | .         |
| <b>Nebraska</b> | <b>317</b> | <b>217</b> | <b>203</b> | <b>164</b> | <b>174</b> | <b>137</b> | <b>130</b> | <b>36</b> | <b>136</b> | <b>94</b> | <b>62</b> | <b>91</b> | <b>68</b> | <b>194</b> | <b>183</b> | <b>136</b> | <b>90</b> | <b>145</b> | <b>164</b> | <b>89</b> | <b>265</b> | <b>49</b> | <b>74</b> | <b>49</b> |

**TABLE B.31**  
**STATE OF NEBRASKA**

**MULTI-FAMILY UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003**

| Region          | 1980         | 1981       | 1982       | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         |
|-----------------|--------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| North Central   | 13           | 16         | .          | .            | .            | .            | .            | .            | .            | .            | .            | 16           | 29           | .            | .            | .            | 6            | .            | .            | .            | 8            | .            | 20           | .            |
| Northeast       | 332          | 253        | 477        | 365          | 491          | 478          | 1,629        | 663          | 728          | 849          | 1,157        | 530          | 580          | 760          | 597          | 1,155        | 1,711        | 1,952        | 1,572        | 756          | 687          | 629          | 823          | 358          |
| Northwest       | 130          | .          | 12         | 19           | 33           | 33           | 24           | .            | 12           | .            | 67           | 94           | .            | 24           | 20           | 42           | 23           | 6            | 136          | 28           | 24           | 55           | 26           | 20           |
| South Central   | 172          | 110        | 220        | 72           | 98           | 30           | .            | 47           | 39           | .            | 32           | 92           | 213          | 233          | 259          | 254          | 483          | 107          | 254          | 151          | 118          | 39           | 160          | 220          |
| Southeast       | 314          | 285        | 88         | 562          | 811          | 779          | 856          | 683          | 1,188        | 1,099        | 1,223        | 577          | 547          | 781          | 1,100        | 1,152        | 1,653        | 1,471        | 1,055        | 798          | 1,264        | 721          | 704          | 687          |
| Southwest       | 82           | 66         | 46         | 30           | .            | 20           | .            | .            | .            | .            | 28           | 94           | 30           | 72           | 54           | 34           | 66           | 180          | 84           | .            | 72           | .            | 32           | 65           |
| <b>Nebraska</b> | <b>1,043</b> | <b>730</b> | <b>843</b> | <b>1,048</b> | <b>1,433</b> | <b>1,340</b> | <b>2,509</b> | <b>1,393</b> | <b>1,967</b> | <b>1,948</b> | <b>2,507</b> | <b>1,403</b> | <b>1,399</b> | <b>1,870</b> | <b>2,030</b> | <b>2,637</b> | <b>3,942</b> | <b>3,716</b> | <b>3,101</b> | <b>1,733</b> | <b>2,173</b> | <b>1,444</b> | <b>1,765</b> | <b>1,350</b> |

**TABLE B.32**  
**STATE OF NEBRASKA**

**TOTAL UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996          | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003          |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| North Central   | 123          | 106          | 73           | 78           | 76           | 55           | 39           | 46           | 57           | 83           | 72           | 106          | 133          | 130          | 89           | 79           | 91            | 109          | 88           | 74           | 87           | 46           | 88           | 94            |
| Northeast       | 2,359        | 1,327        | 1,493        | 2,284        | 2,608        | 2,341        | 3,368        | 2,351        | 2,490        | 2,713        | 3,070        | 2,583        | 2,989        | 3,225        | 2,818        | 3,342        | 4,172         | 4,242        | 3,988        | 3,551        | 3,582        | 3,429        | 3,779        | 3,691         |
| Northwest       | 464          | 221          | 170          | 197          | 135          | 102          | 91           | 67           | 59           | 38           | 111          | 144          | 79           | 137          | 214          | 157          | 193           | 266          | 318          | 197          | 264          | 264          | 211          | 211           |
| South Central   | 866          | 676          | 563          | 534          | 467          | 203          | 147          | 205          | 224          | 206          | 321          | 519          | 733          | 959          | 963          | 877          | 1,092         | 662          | 802          | 676          | 609          | 539          | 688          | 951           |
| Southeast       | 2,631        | 1,288        | 1,202        | 2,253        | 2,369        | 2,209        | 2,569        | 2,202        | 2,870        | 2,942        | 3,050        | 2,714        | 2,740        | 3,129        | 3,562        | 3,482        | 4,242         | 4,238        | 4,111        | 3,986        | 4,317        | 3,738        | 4,349        | 5,263         |
| Southwest       | 294          | 209          | 177          | 185          | 131          | 91           | 22           | 31           | 43           | 59           | 132          | 197          | 136          | 220          | 231          | 227          | 301           | 364          | 253          | 212          | 246          | 182          | 225          | 257           |
| <b>Nebraska</b> | <b>6,737</b> | <b>3,827</b> | <b>3,678</b> | <b>5,531</b> | <b>5,786</b> | <b>5,001</b> | <b>6,236</b> | <b>4,902</b> | <b>5,743</b> | <b>6,041</b> | <b>6,756</b> | <b>6,263</b> | <b>6,810</b> | <b>7,800</b> | <b>7,877</b> | <b>8,164</b> | <b>10,091</b> | <b>9,881</b> | <b>9,560</b> | <b>8,696</b> | <b>9,105</b> | <b>8,198</b> | <b>9,340</b> | <b>10,467</b> |



**TABLE B.33  
STATE OF NEBRASKA**

**SINGLE FAMILY UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993          | 1994          | 1995          | 1996          | 1997          | 1998          | 1999          | 2000          | 2001          | 2002          | 2003          |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| North Central   | 81.92        | 91.20        | 80.58        | 79.55        | 78.45        | 69.45        | 64.22        | 61.67        | 71.08        | 67.66        | 65.17        | 70.62        | 62.50        | 77.11         | 90.21         | 82.45         | 90.46         | 86.23         | 91.66         | 108.64        | 96.55         | 96.08         | 113.78        | 106.59        |
| Northeast       | 60.11        | 63.33        | 59.71        | 65.60        | 85.94        | 82.84        | 86.74        | 88.62        | 104.73       | 96.68        | 97.47        | 97.51        | 95.38        | 99.12         | 100.13        | 99.59         | 99.02         | 102.66        | 110.54        | 111.43        | 107.40        | 107.67        | 121.86        | 123.80        |
| Northwest       | 87.84        | 82.77        | 81.42        | 87.48        | 87.12        | 79.97        | 78.82        | 78.27        | 82.23        | 83.27        | 86.69        | 95.77        | 86.77        | 97.59         | 89.87         | 93.30         | 84.84         | 95.79         | 110.48        | 115.02        | 66.29         | 92.99         | 120.13        | 126.33        |
| South Central   | 98.57        | 90.23        | 88.78        | 90.40        | 96.63        | 82.80        | 93.03        | 95.56        | 100.06       | 99.17        | 101.11       | 92.80        | 104.12       | 98.33         | 102.26        | 99.74         | 112.27        | 114.17        | 121.60        | 119.50        | 134.59        | 133.22        | 130.66        | 134.28        |
| Southeast       | 64.06        | 80.47        | 72.77        | 78.26        | 80.26        | 90.67        | 93.65        | 96.47        | 92.58        | 94.23        | 94.41        | 89.46        | 106.38       | 114.14        | 114.40        | 112.37        | 114.31        | 112.63        | 120.65        | 126.88        | 126.22        | 129.45        | 132.49        | 138.40        |
| Southwest       | 91.78        | 109.84       | 90.48        | 92.64        | 101.05       | 87.48        | 97.07        | 78.60        | 102.85       | 97.22        | 88.21        | 103.27       | 99.44        | 115.74        | 103.23        | 97.59         | 104.67        | 101.26        | 107.41        | 108.12        | 98.70         | 117.96        | 123.60        | 133.74        |
| <b>Nebraska</b> | <b>69.09</b> | <b>78.17</b> | <b>71.70</b> | <b>74.82</b> | <b>84.99</b> | <b>85.69</b> | <b>89.78</b> | <b>91.63</b> | <b>98.26</b> | <b>95.14</b> | <b>95.55</b> | <b>93.16</b> | <b>99.96</b> | <b>104.99</b> | <b>106.20</b> | <b>104.62</b> | <b>106.53</b> | <b>107.64</b> | <b>115.87</b> | <b>119.15</b> | <b>116.10</b> | <b>119.04</b> | <b>127.52</b> | <b>132.02</b> |

**TABLE B.34  
STATE OF NEBRASKA**

**DUPLEX UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| North Central   | .            | 42.90        | 50.54        | 48.62        | .            | 45.10        | .            | .            | .            | 25.04        | 44.04        | 27.18        | 64.18        | 53.80        | 89.27        | .            | 47.85        | 49.70        | 62.98        | 52.29        | .            | .            | 63.54        | .            |
| Northeast       | 38.10        | 38.24        | 31.65        | 55.22        | 61.99        | 56.82        | 59.75        | 63.64        | 74.80        | 69.46        | 75.10        | 62.20        | 60.87        | 61.05        | 64.21        | 60.27        | 68.63        | 70.48        | 67.92        | 67.67        | 83.26        | 74.70        | 87.50        | 70.64        |
| Northwest       | 51.05        | 52.68        | 41.61        | 66.39        | 58.57        | .            | 27.19        | 108.28       | .            | .            | .            | 67.43        | 85.63        | 72.88        | 54.40        | .            | 48.66        | 63.95        | 114.69       | 62.13        | 78.49        | 94.19        | 83.00        | 101.67       |
| South Central   | 59.27        | 70.61        | 68.07        | 81.82        | 75.46        | 63.48        | 50.43        | 60.42        | 145.42       | 117.26       | 90.82        | 78.25        | 78.91        | 58.48        | 73.68        | 61.92        | 80.62        | 81.71        | 78.17        | 84.25        | 129.89       | 105.17       | 106.60       | 113.46       |
| Southeast       | 56.42        | 40.59        | 55.17        | 45.85        | 61.71        | 51.20        | 54.04        | 57.37        | 58.79        | 56.18        | 58.98        | 53.47        | 60.14        | 62.91        | 62.37        | 66.53        | 61.08        | 61.55        | 70.05        | 76.54        | 70.29        | 72.62        | 74.41        | 85.07        |
| Southwest       | 61.92        | 62.56        | 45.51        | 68.74        | 51.02        | 37.90        | .            | 36.09        | 104.66       | .            | 40.47        | 96.98        | 76.11        | 87.08        | 69.08        | 66.43        | 20.88        | 59.33        | 47.92        | 65.75        | 40.29        | 167.74       | 177.91       | 124.13       |
| <b>Nebraska</b> | <b>46.44</b> | <b>46.45</b> | <b>40.81</b> | <b>56.69</b> | <b>61.91</b> | <b>54.40</b> | <b>55.93</b> | <b>60.92</b> | <b>73.37</b> | <b>60.17</b> | <b>67.49</b> | <b>63.78</b> | <b>65.05</b> | <b>62.38</b> | <b>65.54</b> | <b>63.21</b> | <b>64.30</b> | <b>67.60</b> | <b>72.01</b> | <b>72.02</b> | <b>77.84</b> | <b>78.72</b> | <b>80.20</b> | <b>85.14</b> |

**TABLE B.35  
STATE OF NEBRASKA**

**TRI AND FOUR PLEX UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| North Central   | .            | .            | .            | .            | 51.78        | .            | .            | .            | .            | .            | .            | .            | 24.47        | .            | .            | 52.95        | 28.15        | 49.84        | 54.77        | .            | .            | .            | .            | .            |
| Northeast       | 36.96        | 38.23        | 33.19        | 43.76        | 42.91        | 46.65        | 29.05        | 35.56        | 22.19        | 30.50        | 38.98        | 38.10        | 75.56        | 40.63        | 60.94        | 47.30        | 55.22        | 46.24        | 56.36        | 51.71        | 52.68        | 47.96        | 53.23        | 56.25        |
| Northwest       | 43.73        | 32.84        | 45.01        | 41.05        | 44.25        | .            | .            | .            | 24.43        | .            | .            | .            | .            | 83.70        | 36.24        | .            | .            | 37.66        | 37.24        | .            | .            | .            | 24.54        | 56.25        |
| South Central   | 38.80        | 40.32        | 60.51        | 48.91        | 50.76        | 46.46        | 39.03        | 90.23        | 31.54        | .            | .            | 58.65        | 55.96        | 43.16        | 52.33        | 54.67        | 60.82        | 88.81        | 50.16        | 87.74        | 58.87        | 41.77        | 62.01        | 78.69        |
| Southeast       | 35.10        | 41.05        | 29.97        | 36.71        | 40.34        | 34.41        | 34.09        | 55.23        | 37.91        | 41.51        | 48.33        | 30.46        | 47.76        | 40.34        | 47.17        | 65.88        | 38.01        | 41.69        | 44.83        | 59.01        | 62.74        | 80.84        | 47.30        | 65.53        |
| Southwest       | 32.00        | 31.28        | 33.69        | 40.51        | 31.24        | .            | .            | .            | .            | .            | 40.53        | 46.93        | 128.44       | .            | .            | .            | 86.82        | .            | .            | .            | .            | 77.42        | .            | .            |
| <b>Nebraska</b> | <b>37.96</b> | <b>38.36</b> | <b>39.31</b> | <b>42.24</b> | <b>44.08</b> | <b>39.47</b> | <b>32.83</b> | <b>54.75</b> | <b>30.03</b> | <b>36.83</b> | <b>42.30</b> | <b>39.98</b> | <b>60.74</b> | <b>43.18</b> | <b>52.80</b> | <b>55.43</b> | <b>55.58</b> | <b>48.90</b> | <b>49.97</b> | <b>59.76</b> | <b>53.52</b> | <b>59.92</b> | <b>47.24</b> | <b>69.92</b> |

**TABLE B.36**  
**STATE OF NEBRASKA**

**MULTI-FAMILY UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003**

| Region          | 1980         | 1981         | 1982         | 1983         | 1984         | 1985         | 1986         | 1987         | 1988         | 1989         | 1990         | 1991         | 1992         | 1993         | 1994         | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| North Central   | 36.85        | 39.10        |              |              |              |              |              |              |              |              |              | 40.08        | 37.96        |              |              |              | 53.60        |              |              |              | 66.05        |              | 102.34       |              |
| Northeast       | 30.19        | 20.52        | 30.14        | 25.51        | 19.66        | 21.45        | 16.89        | 24.36        | 20.83        | 18.03        | 19.99        | 28.54        | 25.73        | 28.91        | 27.16        | 28.61        | 26.01        | 38.72        | 46.05        | 42.79        | 42.12        | 43.56        | 56.70        | 48.12        |
| Northwest       | 44.00        |              | 25.61        | 34.12        | 34.79        | 36.64        | 37.08        |              | 33.16        |              | 68.54        | 67.89        |              | 35.92        | 34.65        | 77.74        | 46.75        | 37.66        | 44.62        | 65.56        | 44.03        | 53.73        | 35.73        | 80.27        |
| South Central   | 38.35        | 28.32        | 36.90        | 59.87        | 47.52        | 43.96        |              | 44.23        | 34.46        |              | 35.41        | 37.79        | 32.49        | 41.15        | 41.57        | 40.35        | 40.26        | 40.03        | 45.76        | 72.80        | 46.29        | 62.11        | 42.76        | 59.40        |
| Southeast       | 31.12        | 41.94        | 37.01        | 28.69        | 31.53        | 29.11        | 31.14        | 25.16        | 29.92        | 25.14        | 25.15        | 23.55        | 23.72        | 33.65        | 38.33        | 38.28        | 37.92        | 39.79        | 40.38        | 45.21        | 43.94        | 47.56        | 57.10        | 60.36        |
| Southwest       | 57.23        | 42.38        | 41.46        | 37.43        |              | 36.23        |              |              |              |              | 79.23        | 48.79        | 36.62        | 45.04        | 45.53        | 48.36        | 47.46        | 51.62        | 45.13        |              | 51.02        |              | 24.78        | 51.32        |
| <b>Nebraska</b> | <b>35.74</b> | <b>32.44</b> | <b>33.18</b> | <b>30.07</b> | <b>28.63</b> | <b>27.00</b> | <b>21.95</b> | <b>25.43</b> | <b>26.66</b> | <b>22.04</b> | <b>24.66</b> | <b>31.22</b> | <b>26.46</b> | <b>33.13</b> | <b>35.61</b> | <b>35.00</b> | <b>33.27</b> | <b>39.80</b> | <b>44.01</b> | <b>46.89</b> | <b>43.80</b> | <b>46.45</b> | <b>55.22</b> | <b>56.82</b> |

**TABLE B.37**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**NEBRASKA, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 8,903            | 35.91                         | 12,236           | 33.24                         | 22,151           | 29.30                         | 9,210            | 24.52                         | 54,140           | 19.72                         | 106,640          | 23.73                         |
| 1940 to 1949               | 2,004            | 8.08                          | 2,512            | 6.82                          | 4,823            | 6.38                          | 2,124            | 5.66                          | 11,476           | 4.18                          | 22,939           | 5.11                          |
| 1950 to 1959               | 2,504            | 10.10                         | 4,088            | 11.10                         | 8,522            | 11.27                         | 4,336            | 11.54                         | 22,912           | 8.35                          | 42,362           | 9.43                          |
| 1960 to 1979               | 3,542            | 14.29                         | 5,728            | 15.56                         | 12,856           | 17.00                         | 7,073            | 18.83                         | 58,997           | 21.49                         | 88,196           | 19.63                         |
| Total at Risk              | 16,954           | 68.37                         | 24,563           | 66.73                         | 48,353           | 63.96                         | 22,743           | 60.55                         | 147,525          | 53.74                         | 260,137          | 57.90                         |
| <b>Total Units</b>         | <b>24,795</b>    | <b>100.00</b>                 | <b>36,809</b>    | <b>100.00</b>                 | <b>75,603</b>    | <b>100.00</b>                 | <b>37,559</b>    | <b>100.00</b>                 | <b>274,539</b>   | <b>100.00</b>                 | <b>449,306</b>   | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 7,899            | 18.85                         | 7,616            | 19.59                         | 10,844           | 19.16                         | 3,399            | 17.52                         | 11,240           | 18.71                         | 40,998           | 18.90                         |
| 1940 to 1949               | 2,507            | 5.98                          | 2,565            | 6.60                          | 3,815            | 6.74                          | 1,180            | 6.08                          | 3,928            | 6.54                          | 13,996           | 6.45                          |
| 1950 to 1959               | 3,653            | 8.72                          | 3,571            | 9.19                          | 5,587            | 9.87                          | 1,825            | 9.40                          | 5,539            | 9.22                          | 20,175           | 9.30                          |
| 1960 to 1979               | 9,373            | 22.37                         | 8,300            | 21.35                         | 11,972           | 21.15                         | 4,209            | 21.69                         | 12,636           | 21.03                         | 46,490           | 21.44                         |
| Total at Risk              | 23,432           | 55.92                         | 22,053           | 56.72                         | 32,218           | 56.92                         | 10,612           | 54.69                         | 33,344           | 55.49                         | 121,659          | 56.10                         |
| <b>Total Units</b>         | <b>41,906</b>    | <b>100.00</b>                 | <b>38,879</b>    | <b>100.00</b>                 | <b>56,598</b>    | <b>100.00</b>                 | <b>19,406</b>    | <b>100.00</b>                 | <b>60,090</b>    | <b>100.00</b>                 | <b>216,878</b>   | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 16,802           | 25.19                         | 19,852           | 26.23                         | 32,995           | 24.96                         | 12,609           | 22.13                         | 65,380           | 19.54                         | 147,638          | 22.16                         |
| 1940 to 1949               | 4,511            | 6.76                          | 5,077            | 6.71                          | 8,639            | 6.53                          | 3,304            | 5.80                          | 15,404           | 4.60                          | 36,935           | 5.54                          |
| 1950 to 1959               | 6,157            | 9.23                          | 7,659            | 10.12                         | 14,109           | 10.67                         | 6,161            | 10.82                         | 28,451           | 8.50                          | 62,537           | 9.39                          |

|                    |               |               |               |               |                |               |               |               |                |               |                |               |
|--------------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| 1960 to 1979       | 12,916        | 19.36         | 14,028        | 18.53         | 24,828         | 18.78         | 11,281        | 19.80         | 71,633         | 21.41         | 134,686        | 20.22         |
| Total at Risk      | 40,386        | 60.55         | 46,616        | 61.59         | 80,571         | 60.95         | 33,355        | 58.55         | 180,869        | 54.05         | 381,796        | 57.31         |
| <b>Total Units</b> | <b>66,702</b> | <b>100.00</b> | <b>75,688</b> | <b>100.00</b> | <b>132,201</b> | <b>100.00</b> | <b>56,965</b> | <b>100.00</b> | <b>334,629</b> | <b>100.00</b> | <b>666,184</b> | <b>100.00</b> |

**TABLE B.38**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**NORTH CENTRAL REGION, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 860              | 44.09                         | 958              | 41.13                         | 1,351            | 39.15                         | 103              | 39.97                         | 3,144            | 34.49                         | 6,415            | 37.51                         |
| 1940 to 1949               | 134              | 6.89                          | 136              | 5.84                          | 217              | 6.30                          | 13               | 4.93                          | 498              | 5.46                          | 998              | 5.84                          |
| 1950 to 1959               | 121              | 6.20                          | 198              | 8.52                          | 256              | 7.43                          | 22               | 8.69                          | 641              | 7.03                          | 1,239            | 7.25                          |
| 1960 to 1979               | 269              | 13.79                         | 338              | 14.50                         | 540              | 15.65                         | 43               | 16.63                         | 1,639            | 17.98                         | 2,828            | 16.54                         |
| Total at Risk              | 1,384            | 70.93                         | 1,629            | 69.95                         | 2,364            | 68.51                         | 180              | 70.19                         | 5,924            | 64.99                         | 11,481           | 67.13                         |
| <b>Total Units</b>         | <b>1,951</b>     | <b>100.00</b>                 | <b>2,328</b>     | <b>100.00</b>                 | <b>3,451</b>     | <b>100.00</b>                 | <b>257</b>       | <b>100.00</b>                 | <b>9,115</b>     | <b>100.00</b>                 | <b>17,102</b>    | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 318              | 28.70                         | 355              | 32.27                         | 504              | 31.91                         | 44               | 31.78                         | 784              | 34.19                         | 2,004            | 32.24                         |
| 1940 to 1949               | 68               | 6.16                          | 75               | 6.83                          | 128              | 8.09                          | 14               | 10.22                         | 207              | 9.02                          | 492              | 7.91                          |
| 1950 to 1959               | 111              | 10.07                         | 100              | 9.04                          | 154              | 9.73                          | 18               | 13.27                         | 256              | 11.15                         | 638              | 10.27                         |
| 1960 to 1979               | 205              | 18.51                         | 201              | 18.25                         | 275              | 17.39                         | 19               | 13.50                         | 342              | 14.91                         | 1,041            | 16.74                         |
| Total at Risk              | 702              | 63.47                         | 731              | 66.41                         | 1,060            | 67.13                         | 95               | 68.72                         | 1,587            | 69.24                         | 4,176            | 67.17                         |
| <b>Total Units</b>         | <b>1,107</b>     | <b>100.00</b>                 | <b>1,101</b>     | <b>100.00</b>                 | <b>1,579</b>     | <b>100.00</b>                 | <b>138</b>       | <b>100.00</b>                 | <b>2,292</b>     | <b>100.00</b>                 | <b>6,217</b>     | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 1,178            | 38.52                         | 1,313            | 38.28                         | 1,855            | 36.87                         | 146              | 37.10                         | 3,928            | 34.43                         | 8,420            | 36.11                         |
| 1940 to 1949               | 203              | 6.62                          | 211              | 6.16                          | 345              | 6.86                          | 27               | 6.78                          | 705              | 6.18                          | 1,490            | 6.39                          |
| 1950 to 1959               | 232              | 7.60                          | 298              | 8.68                          | 410              | 8.15                          | 41               | 10.29                         | 897              | 7.86                          | 1,878            | 8.05                          |
| 1960 to 1979               | 474              | 15.50                         | 538              | 15.70                         | 815              | 16.19                         | 61               | 15.53                         | 1,981            | 17.36                         | 3,869            | 16.59                         |
| Total at Risk              | 2,086            | 68.23                         | 2,360            | 68.81                         | 3,424            | 68.08                         | 275              | 69.68                         | 7,511            | 65.84                         | 15,656           | 67.14                         |
| <b>Total Units</b>         | <b>3,058</b>     | <b>100.00</b>                 | <b>3,429</b>     | <b>100.00</b>                 | <b>5,030</b>     | <b>100.00</b>                 | <b>395</b>       | <b>100.00</b>                 | <b>11,407</b>    | <b>100.00</b>                 | <b>23,319</b>    | <b>100.00</b>                 |

**TABLE B.39**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**NORTHEAST REGION, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 3,373            | 34.10                         | 4,321            | 31.20                         | 8,095            | 27.58                         | 3,959            | 24.24                         | 18,794           | 17.36                         | 38,543           | 21.69                         |
| 1940 to 1949               | 878              | 8.88                          | 1,029            | 7.43                          | 2,006            | 6.84                          | 976              | 5.98                          | 4,398            | 4.06                          | 9,287            | 5.23                          |
| 1950 to 1959               | 1,245            | 12.59                         | 1,785            | 12.89                         | 3,867            | 13.17                         | 2,050            | 12.55                         | 9,140            | 8.44                          | 18,086           | 10.18                         |
| 1960 to 1979               | 1,417            | 14.32                         | 2,240            | 16.17                         | 5,040            | 17.17                         | 3,119            | 19.10                         | 24,250           | 22.41                         | 36,066           | 20.30                         |
| Total at Risk              | 6,914            | 69.90                         | 9,376            | 67.69                         | 19,009           | 64.76                         | 10,104           | 61.86                         | 56,579           | 52.28                         | 101,982          | 57.40                         |
| <b>Total Units</b>         | <b>9,892</b>     | <b>100.00</b>                 | <b>13,852</b>    | <b>100.00</b>                 | <b>29,352</b>    | <b>100.00</b>                 | <b>16,333</b>    | <b>100.00</b>                 | <b>108,234</b>   | <b>100.00</b>                 | <b>177,662</b>   | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 3,573            | 19.25                         | 3,468            | 20.94                         | 4,462            | 18.94                         | 1,529            | 17.94                         | 3,956            | 15.97                         | 16,988           | 18.47                         |
| 1940 to 1949               | 1,205            | 6.50                          | 1,050            | 6.34                          | 1,481            | 6.28                          | 436              | 5.11                          | 1,394            | 5.63                          | 5,566            | 6.05                          |
| 1950 to 1959               | 1,782            | 9.60                          | 1,659            | 10.02                         | 2,149            | 9.12                          | 725              | 8.51                          | 1,913            | 7.72                          | 8,230            | 8.95                          |
| 1960 to 1979               | 4,314            | 23.25                         | 3,607            | 21.78                         | 5,354            | 22.72                         | 2,001            | 23.47                         | 5,888            | 23.77                         | 21,164           | 23.01                         |
| Total at Risk              | 10,874           | 58.60                         | 9,784            | 59.08                         | 13,446           | 57.07                         | 4,692            | 55.03                         | 13,152           | 53.08                         | 51,948           | 56.48                         |
| <b>Total Units</b>         | <b>18,557</b>    | <b>100.00</b>                 | <b>16,562</b>    | <b>100.00</b>                 | <b>23,562</b>    | <b>100.00</b>                 | <b>8,526</b>     | <b>100.00</b>                 | <b>24,776</b>    | <b>100.00</b>                 | <b>91,983</b>    | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 6,946            | 24.42                         | 7,789            | 25.61                         | 12,557           | 23.73                         | 5,488            | 22.08                         | 22,750           | 17.10                         | 55,531           | 20.59                         |
| 1940 to 1949               | 2,084            | 7.32                          | 2,078            | 6.83                          | 3,487            | 6.59                          | 1,412            | 5.68                          | 5,792            | 4.35                          | 14,853           | 5.51                          |
| 1950 to 1959               | 3,027            | 10.64                         | 3,444            | 11.32                         | 6,016            | 11.37                         | 2,775            | 11.16                         | 11,053           | 8.31                          | 26,316           | 9.76                          |
| 1960 to 1979               | 5,730            | 20.14                         | 5,847            | 19.23                         | 10,394           | 19.64                         | 5,120            | 20.60                         | 30,138           | 22.66                         | 57,230           | 21.22                         |
| Total at Risk              | 17,789           | 62.53                         | 19,160           | 63.00                         | 32,455           | 61.34                         | 14,795           | 59.52                         | 69,731           | 52.43                         | 153,930          | 57.09                         |
| <b>Total Units</b>         | <b>28,449</b>    | <b>100.00</b>                 | <b>30,413</b>    | <b>100.00</b>                 | <b>52,914</b>    | <b>100.00</b>                 | <b>24,859</b>    | <b>100.00</b>                 | <b>133,010</b>   | <b>100.00</b>                 | <b>269,645</b>   | <b>100.00</b>                 |

**TABLE B.40**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**NORTHWEST REGION, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 655              | 33.27                         | 956              | 32.07                         | 1,464            | 28.93                         | 408              | 28.70                         | 3,775            | 22.70                         | 7,259            | 25.87                         |
| 1940 to 1949               | 259              | 13.16                         | 280              | 9.38                          | 483              | 9.54                          | 129              | 9.04                          | 1,224            | 7.36                          | 2,374            | 8.46                          |
| 1950 to 1959               | 205              | 10.40                         | 339              | 11.37                         | 615              | 12.14                         | 151              | 10.63                         | 2,063            | 12.41                         | 3,373            | 12.02                         |
| 1960 to 1979               | 269              | 13.67                         | 477              | 16.00                         | 878              | 17.35                         | 253              | 17.75                         | 3,411            | 20.52                         | 5,288            | 18.84                         |
| Total at Risk              | 1,387            | 70.51                         | 2,053            | 68.83                         | 3,440            | 67.98                         | 941              | 66.13                         | 10,473           | 62.98                         | 18,293           | 65.19                         |
| <b>Total Units</b>         | <b>1,967</b>     | <b>100.00</b>                 | <b>2,982</b>     | <b>100.00</b>                 | <b>5,060</b>     | <b>100.00</b>                 | <b>1,423</b>     | <b>100.00</b>                 | <b>16,629</b>    | <b>100.00</b>                 | <b>28,061</b>    | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 606              | 24.68                         | 478              | 20.98                         | 711              | 22.59                         | 146              | 18.91                         | 920              | 23.13                         | 2,861            | 22.65                         |
| 1940 to 1949               | 196              | 7.99                          | 186              | 8.14                          | 337              | 10.70                         | 119              | 15.45                         | 427              | 10.74                         | 1,265            | 10.01                         |
| 1950 to 1959               | 249              | 10.16                         | 280              | 12.29                         | 390              | 12.40                         | 105              | 13.63                         | 565              | 14.20                         | 1,590            | 12.58                         |
| 1960 to 1979               | 495              | 20.17                         | 465              | 20.37                         | 609              | 19.36                         | 146              | 18.97                         | 712              | 17.91                         | 2,427            | 19.22                         |
| Total at Risk              | 1,547            | 63.03                         | 1,409            | 61.77                         | 2,047            | 65.04                         | 516              | 66.88                         | 2,624            | 65.98                         | 8,143            | 64.47                         |
| <b>Total Units</b>         | <b>2,455</b>     | <b>100.00</b>                 | <b>2,281</b>     | <b>100.00</b>                 | <b>3,148</b>     | <b>100.00</b>                 | <b>772</b>       | <b>100.00</b>                 | <b>3,977</b>     | <b>100.00</b>                 | <b>12,631</b>    | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 1,260            | 28.50                         | 1,435            | 27.26                         | 2,175            | 26.50                         | 554              | 25.26                         | 4,695            | 22.79                         | 10,120           | 24.87                         |
| 1940 to 1949               | 455              | 10.29                         | 465              | 8.84                          | 820              | 9.98                          | 248              | 11.30                         | 1,651            | 8.01                          | 3,638            | 8.94                          |
| 1950 to 1959               | 454              | 10.26                         | 619              | 11.77                         | 1,005            | 12.24                         | 256              | 11.68                         | 2,628            | 12.75                         | 4,962            | 12.20                         |
| 1960 to 1979               | 764              | 17.28                         | 942              | 17.89                         | 1,487            | 18.12                         | 399              | 18.18                         | 4,124            | 20.01                         | 7,715            | 18.96                         |
| Total at Risk              | 2,934            | 66.36                         | 3,461            | 65.77                         | 5,487            | 66.85                         | 1,457            | 66.39                         | 13,096           | 63.56                         | 26,436           | 64.97                         |
| <b>Total Units</b>         | <b>4,422</b>     | <b>100.00</b>                 | <b>5,263</b>     | <b>100.00</b>                 | <b>8,208</b>     | <b>100.00</b>                 | <b>2,194</b>     | <b>100.00</b>                 | <b>20,605</b>    | <b>100.00</b>                 | <b>40,692</b>    | <b>100.00</b>                 |

**TABLE B.41**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**SOUTH CENTRAL QUADRANT, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 1,435            | 40.90                         | 2,072            | 40.32                         | 3,716            | 36.13                         | 1,298            | 31.00                         | 9,414            | 26.88                         | 17,934           | 30.85                         |
| 1940 to 1949               | 228              | 6.50                          | 337              | 6.56                          | 615              | 5.98                          | 279              | 6.66                          | 1,715            | 4.90                          | 3,174            | 5.46                          |
| 1950 to 1959               | 238              | 6.79                          | 438              | 8.53                          | 849              | 8.26                          | 307              | 7.33                          | 2,678            | 7.65                          | 4,510            | 7.76                          |
| 1960 to 1979               | 502              | 14.32                         | 693              | 13.48                         | 1,632            | 15.86                         | 756              | 18.06                         | 6,932            | 19.80                         | 10,515           | 18.09                         |
| Total at Risk              | 2,403            | 68.50                         | 3,539            | 68.87                         | 6,812            | 66.22                         | 2,640            | 63.05                         | 20,741           | 59.23                         | 36,134           | 62.16                         |
| <b>Total Units</b>         | <b>3,508</b>     | <b>100.00</b>                 | <b>5,138</b>     | <b>100.00</b>                 | <b>10,286</b>    | <b>100.00</b>                 | <b>4,186</b>     | <b>100.00</b>                 | <b>35,016</b>    | <b>100.00</b>                 | <b>58,134</b>    | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 884              | 18.80                         | 930              | 20.85                         | 1,643            | 25.04                         | 430              | 20.93                         | 1,863            | 25.56                         | 5,749            | 22.94                         |
| 1940 to 1949               | 377              | 8.01                          | 392              | 8.78                          | 665              | 10.14                         | 174              | 8.46                          | 674              | 9.25                          | 2,282            | 9.10                          |
| 1950 to 1959               | 357              | 7.59                          | 284              | 6.37                          | 656              | 10.00                         | 200              | 9.74                          | 719              | 9.87                          | 2,216            | 8.84                          |
| 1960 to 1979               | 1,022            | 21.75                         | 876              | 19.63                         | 1,122            | 17.11                         | 397              | 19.33                         | 1,233            | 16.93                         | 4,651            | 18.56                         |
| Total at Risk              | 2,639            | 56.16                         | 2,482            | 55.63                         | 4,086            | 62.29                         | 1,202            | 58.46                         | 4,489            | 61.60                         | 14,898           | 59.44                         |
| <b>Total Units</b>         | <b>4,700</b>     | <b>100.00</b>                 | <b>4,462</b>     | <b>100.00</b>                 | <b>6,560</b>     | <b>100.00</b>                 | <b>2,056</b>     | <b>100.00</b>                 | <b>7,287</b>     | <b>100.00</b>                 | <b>25,064</b>    | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 2,318            | 28.25                         | 3,002            | 31.27                         | 5,359            | 31.81                         | 1,728            | 27.68                         | 11,276           | 26.66                         | 23,684           | 28.47                         |
| 1940 to 1949               | 605              | 7.37                          | 729              | 7.59                          | 1,280            | 7.60                          | 453              | 7.25                          | 2,389            | 5.65                          | 5,455            | 6.56                          |
| 1950 to 1959               | 595              | 7.25                          | 722              | 7.52                          | 1,505            | 8.93                          | 507              | 8.12                          | 3,397            | 8.03                          | 6,726            | 8.08                          |
| 1960 to 1979               | 1,524            | 18.57                         | 1,568            | 16.34                         | 2,754            | 16.35                         | 1,153            | 18.48                         | 8,166            | 19.30                         | 15,166           | 18.23                         |
| Total at Risk              | 5,042            | 61.43                         | 6,021            | 62.72                         | 10,898           | 64.69                         | 3,841            | 61.54                         | 25,229           | 59.64                         | 51,032           | 61.34                         |
| <b>Total Units</b>         | <b>8,208</b>     | <b>100.00</b>                 | <b>9,600</b>     | <b>100.00</b>                 | <b>16,846</b>    | <b>100.00</b>                 | <b>6,242</b>     | <b>100.00</b>                 | <b>42,302</b>    | <b>100.00</b>                 | <b>83,198</b>    | <b>100.00</b>                 |

**TABLE B.42**  
**UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME**  
**SOUTHEAST QUADRANT, 2000 CENSUS**

| Year<br>Structure<br>Built | <30 of MFI       |                               | 30-50 of MFI     |                               | 50-80 of MFI     |                               | 80-95 of MFI     |                               | 95+ of MFI       |                               | Total            |                               |
|----------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|------------------|-------------------------------|
|                            | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock | Units at<br>Risk | % of 2000<br>Housing<br>Stock |
| <b>Owners</b>              |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 1,971            | 34.92                         | 2,955            | 30.44                         | 5,850            | 25.95                         | 2,886            | 21.49                         | 14,941           | 16.70                         | 28,602           | 20.31                         |
| 1940 to 1949               | 321              | 5.68                          | 460              | 4.74                          | 1,118            | 4.96                          | 565              | 4.21                          | 2,586            | 2.89                          | 5,050            | 3.59                          |
| 1950 to 1959               | 519              | 9.20                          | 1,051            | 10.83                         | 2,523            | 11.19                         | 1,618            | 12.05                         | 6,766            | 7.56                          | 12,478           | 8.86                          |
| 1960 to 1979               | 868              | 15.38                         | 1,626            | 16.75                         | 4,012            | 17.80                         | 2,470            | 18.40                         | 19,189           | 21.44                         | 28,165           | 20.00                         |
| Total at Risk              | 3,679            | 65.18                         | 6,091            | 62.76                         | 13,503           | 59.89                         | 7,537            | 56.13                         | 43,484           | 48.59                         | 74,295           | 52.76                         |
| <b>Total Units</b>         | <b>5,645</b>     | <b>100.00</b>                 | <b>9,706</b>     | <b>100.00</b>                 | <b>22,546</b>    | <b>100.00</b>                 | <b>13,427</b>    | <b>100.00</b>                 | <b>89,487</b>    | <b>100.00</b>                 | <b>140,812</b>   | <b>100.00</b>                 |
| <b>Renters</b>             |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 2,188            | 16.71                         | 2,022            | 16.18                         | 2,923            | 15.33                         | 1,031            | 14.76                         | 2,930            | 16.15                         | 11,094           | 15.90                         |
| 1940 to 1949               | 512              | 3.91                          | 671              | 5.37                          | 929              | 4.88                          | 339              | 4.85                          | 859              | 4.74                          | 3,310            | 4.74                          |
| 1950 to 1959               | 999              | 7.63                          | 1,024            | 8.19                          | 1,899            | 9.96                          | 685              | 9.80                          | 1,589            | 8.76                          | 6,195            | 8.88                          |
| 1960 to 1979               | 2,855            | 21.80                         | 2,740            | 21.92                         | 4,102            | 21.52                         | 1,434            | 20.53                         | 3,831            | 21.12                         | 14,962           | 21.44                         |
| Total at Risk              | 6,553            | 50.05                         | 6,458            | 51.67                         | 9,853            | 51.69                         | 3,489            | 49.93                         | 9,210            | 50.77                         | 35,562           | 50.96                         |
| <b>Total Units</b>         | <b>13,092</b>    | <b>100.00</b>                 | <b>12,499</b>    | <b>100.00</b>                 | <b>19,063</b>    | <b>100.00</b>                 | <b>6,987</b>     | <b>100.00</b>                 | <b>18,141</b>    | <b>100.00</b>                 | <b>69,782</b>    | <b>100.00</b>                 |
| <b>Total</b>               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |                  |                               |
| 1939 or earlier            | 4,159            | 22.20                         | 4,977            | 22.41                         | 8,773            | 21.08                         | 3,917            | 19.19                         | 17,871           | 16.60                         | 39,696           | 18.85                         |
| 1940 to 1949               | 832              | 4.44                          | 1,131            | 5.10                          | 2,048            | 4.92                          | 904              | 4.43                          | 3,446            | 3.20                          | 8,361            | 3.97                          |
| 1950 to 1959               | 1,518            | 8.10                          | 2,075            | 9.34                          | 4,422            | 10.63                         | 2,303            | 11.28                         | 8,355            | 7.76                          | 18,673           | 8.87                          |
| 1960 to 1979               | 3,723            | 19.87                         | 4,366            | 19.66                         | 8,114            | 19.50                         | 3,904            | 19.13                         | 23,020           | 21.39                         | 43,128           | 20.48                         |
| Total at Risk              | 10,232           | 54.61                         | 12,550           | 56.52                         | 23,355           | 56.13                         | 11,026           | 54.01                         | 52,694           | 48.96                         | 109,858          | 52.17                         |
| <b>Total Units</b>         | <b>18,738</b>    | <b>100.00</b>                 | <b>22,206</b>    | <b>100.00</b>                 | <b>41,608</b>    | <b>100.00</b>                 | <b>20,414</b>    | <b>100.00</b>                 | <b>107,628</b>   | <b>100.00</b>                 | <b>210,594</b>   | <b>100.00</b>                 |



## Appendix C: Census 2000 Economic Data

**TABLE C.1**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS NORTH CENTRAL, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | NORTH CENTRAL  |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 17,102         | 6,217           |
| Less than \$5,000      | 7,614          | 12,149          | 714            | 393             |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 1,238          | 678             |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 1,698          | 789             |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 1,614          | 705             |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 1,381          | 750             |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 2,885          | 1,097           |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 3,320          | 1,037           |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 2,728          | 536             |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 806            | 136             |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 478            | 71              |
| \$150,000 or more      | 16,186         | 1,340           | 240            | 25              |

**TABLE C.2**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS NORTHEAST, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | NORTHEAST      |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 177,662        | 91,983          |
| Less than \$5,000      | 7,614          | 12,149          | 2,950          | 5,416           |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 4,803          | 8,880           |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 7,021          | 9,162           |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 8,345          | 9,810           |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 9,885          | 9,744           |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 21,952         | 16,760          |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 31,873         | 15,942          |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 43,623         | 11,301          |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 22,884         | 3,104           |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 15,813         | 1,245           |
| \$150,000 or more      | 16,186         | 1,340           | 8,513          | 619             |

**TABLE C.3**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS NORTHWEST, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | NORTHWEST      |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 28,061         | 12,631          |
| Less than \$5,000      | 7,614          | 12,149          | 687            | 725             |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 1,387          | 1,688           |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 1,934          | 1,666           |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 2,209          | 1,471           |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 2,406          | 1,484           |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 4,228          | 2,177           |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 5,393          | 1,797           |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 5,709          | 1,148           |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 2,231          | 257             |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 1,342          | 119             |
| \$150,000 or more      | 16,186         | 1,340           | 535            | 99              |

**TABLE C.4**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | SOUTH CENTRAL  |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 58,134         | 25,064          |
| Less than \$5,000      | 7,614          | 12,149          | 1,173          | 1,416           |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 2,308          | 2,967           |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 3,257          | 2,993           |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 3,745          | 2,911           |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 4,257          | 2,908           |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 8,717          | 4,641           |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 12,612         | 4,062           |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 13,476         | 2,383           |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 4,670          | 413             |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 2,593          | 271             |
| \$150,000 or more      | 16,186         | 1,340           | 1,326          | 99              |

**TABLE C.5**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS SOUTHEAST, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | SOUTHEAST      |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 140,812        | 69,782          |
| Less than \$5,000      | 7,614          | 12,149          | 1,513          | 3,621           |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 3,106          | 6,149           |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 4,988          | 7,329           |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 5,852          | 7,067           |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 7,541          | 7,823           |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 16,308         | 12,985          |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 26,523         | 12,525          |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 38,840         | 8,892           |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 19,247         | 2,022           |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 11,915         | 949             |
| \$150,000 or more      | 16,186         | 1,340           | 4,979          | 420             |

**TABLE C.6**  
**TENURE BY HOUSEHOLD INCOME**  
**NEBRASKA VS SOUTHWEST, 2000 CENSUS**

| Income                 | NEBRASKA       |                 | SOUTHWEST      |                 |
|------------------------|----------------|-----------------|----------------|-----------------|
|                        | Owner-Occupied | Renter-Occupied | Owner-Occupied | Renter-Occupied |
| Total                  | 449,306        | 216,878         | 27,535         | 11,201          |
| Less than \$5,000      | 7,614          | 12,149          | 577            | 578             |
| \$5,000 to \$9,999     | 14,137         | 21,735          | 1,295          | 1,373           |
| \$10,000 to \$14,999   | 20,689         | 23,288          | 1,791          | 1,349           |
| \$15,000 to \$19,999   | 23,948         | 23,202          | 2,183          | 1,238           |
| \$20,000 to \$24,999   | 27,530         | 23,990          | 2,060          | 1,281           |
| \$25,000 to \$34,999   | 58,142         | 39,621          | 4,052          | 1,961           |
| \$35,000 to \$49,999   | 85,555         | 37,093          | 5,834          | 1,730           |
| \$50,000 to \$74,999   | 110,184        | 25,397          | 5,808          | 1,137           |
| \$75,000 to \$99,999   | 51,927         | 6,227           | 2,089          | 295             |
| \$100,000 to \$149,999 | 33,394         | 2,836           | 1,253          | 181             |
| \$150,000 or more      | 16,186         | 1,340           | 593            | 78              |

**TABLE C.7**  
**FAMILY INCOME**  
**NEBRASKA VS REGIONS, 2000 CENSUS**

| Income Range           | NORTH<br>CENTRAL | NORTH-<br>EAST | NORTH-<br>WEST | SOUTH<br>CENTRAL | SOUTH-<br>EAST | SOUTH-<br>WEST | NEBRASKA |
|------------------------|------------------|----------------|----------------|------------------|----------------|----------------|----------|
| Families               | 16,044           | 177,402        | 27,617         | 56,976           | 141,835        | 26,677         | 446,551  |
| Less than \$10,000     | 997              | 7,282          | 1,605          | 2,495            | 4,543          | 1,301          | 18,223   |
| \$10,000 to \$14,999   | 1,186            | 5,949          | 1,508          | 2,483            | 4,373          | 1,249          | 16,748   |
| \$15,000 to \$24,999   | 2,717            | 18,032         | 4,454          | 7,472            | 12,852         | 3,783          | 49,310   |
| \$25,000 to \$34,999   | 2,937            | 22,298         | 4,408          | 8,802            | 16,604         | 4,093          | 59,142   |
| \$35,000 to \$49,999   | 3,747            | 33,471         | 5,644          | 13,393           | 27,903         | 6,282          | 90,440   |
| \$50,000 to \$74,999   | 2,930            | 44,444         | 5,889          | 13,817           | 40,411         | 6,053          | 113,544  |
| \$75,000 to \$99,999   | 817              | 22,779         | 2,212          | 4,695            | 18,849         | 2,116          | 51,468   |
| \$100,000 to \$149,999 | 480              | 15,244         | 1,339          | 2,584            | 11,617         | 1,250          | 32,514   |
| \$150,000 to \$199,999 | 103              | 3,675          | 269            | 627              | 2,589          | 276            | 7,539    |
| \$200,000 or more      | 130              | 4,228          | 289            | 608              | 2,094          | 274            | 7,623    |

**TABLE C.8**  
**HOUSEHOLD INCOME BY TENURE**  
**1990 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI     |               | 30.1-50% MFI  |               | 50.1-80% MFI  |               | 80.1-95% MFI  |               | 95.1%+ MFI     |               | Total          |                |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                    | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner          | Renter        | Owner          | Renter         |
| North Central      | 1,978         | 1,161         | 2,492         | 1,214         | 3,367         | 1,896         | 1,645         | 631           | 7,630          | 1,877         | 17,112         | 6,779          |
| Northeast          | 9,826         | 16,637        | 13,373        | 13,717        | 25,245        | 20,110        | 14,413        | 8,079         | 97,013         | 24,124        | 159,870        | 82,667         |
| Northwest          | 1,799         | 2,430         | 3,000         | 2,072         | 4,669         | 3,175         | 2,318         | 1,168         | 14,806         | 3,886         | 26,592         | 12,731         |
| South Central      | 3,655         | 4,210         | 5,195         | 4,579         | 9,262         | 6,084         | 5,250         | 2,612         | 30,393         | 7,650         | 53,755         | 25,135         |
| Southeast          | 6,208         | 10,575        | 9,149         | 10,720        | 18,790        | 16,169        | 11,012        | 6,244         | 75,237         | 17,509        | 120,396        | 61,217         |
| Southwest          | 1,825         | 2,004         | 2,790         | 1,872         | 4,636         | 2,256         | 2,426         | 1,053         | 14,275         | 3,467         | 25,952         | 10,652         |
| <b>State Total</b> | <b>25,291</b> | <b>37,017</b> | <b>35,999</b> | <b>34,174</b> | <b>65,969</b> | <b>49,690</b> | <b>37,064</b> | <b>19,787</b> | <b>239,354</b> | <b>58,513</b> | <b>403,677</b> | <b>199,181</b> |

**TABLE C.9**  
**HOUSEHOLD INCOME BY TENURE**  
**2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA**

| Regions            | 0-30% MFI     |               | 30.1-50% MFI  |               | 50.1-80% MFI  |               | 80.1-95% MFI  |               | 95.1%+ MFI     |               | Total          |                |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                    | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner          | Renter        | Owner          | Renter         |
| North Central      | 1,946         | 1,064         | 2,346         | 1,125         | 3,460         | 1,593         | 256           | 149           | 9,164          | 2,338         | 17,172         | 6,269          |
| Northeast          | 9,882         | 18,572        | 13,889        | 16,604        | 29,360        | 23,569        | 16,351        | 8,545         | 108,262        | 24,803        | 177,744        | 92,093         |
| Northwest          | 1,932         | 2,436         | 3,001         | 2,278         | 5,079         | 3,181         | 1,428         | 768           | 16,677         | 4,006         | 28,117         | 12,669         |
| South Central      | 3,512         | 4,678         | 5,111         | 4,478         | 10,286        | 6,527         | 4,178         | 2,064         | 35,058         | 7,334         | 58,145         | 25,081         |
| Southeast          | 5,629         | 13,111        | 9,728         | 12,469        | 22,537        | 19,080        | 13,456        | 6,994         | 89,517         | 18,175        | 140,867        | 69,829         |
| Southwest          | 1,833         | 1,976         | 2,820         | 1,983         | 4,939         | 2,717         | 1,953         | 931           | 16,066         | 3,627         | 27,611         | 11,234         |
| <b>State Total</b> | <b>24,654</b> | <b>41,819</b> | <b>36,802</b> | <b>38,925</b> | <b>75,608</b> | <b>56,569</b> | <b>37,580</b> | <b>19,419</b> | <b>274,648</b> | <b>60,155</b> | <b>449,292</b> | <b>216,887</b> |

These special tabulations have been revised since their first release in September 2003. The earlier tables used rounding methods at the tract level, which when aggregated to higher geographic levels, were overly inflated or deflated when compared to the Census SF3 data. The revised files have been rounded at each geographic level such as the state, county, place, etc. The rounding rules applied to each cell are as follows:

- 0 rounds to 0
- 1-7 rounds to 4
- all other values round to the nearest multiple of 5.

The totals at each of the geographic levels therefore will not add to totals of higher geographic levels, because of individual rounding of the geographic series.

**TABLE C.10**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC WHITE)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |               |               |               |               |               |               |               |               |                |               |                |                |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
| Regions                                      | 0-30% MFI     |               | 30.1-50% MFI  |               | 50.1-80% MFI  |               | 80.1-95% MFI  |               | 95.1%+ MFI     |               | Total          |                |
|  | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner         | Renter        | Owner          | Renter        | Owner          | Renter         |
| North Central                                | 1,898         | 952           | 2,314         | 1,047         | 3,414         | 1,505         | 252           | 145           | 9,020          | 2,229         | 16,898         | 5,878          |
| Northeast                                    | 7,990         | 11,645        | 11,985        | 11,685        | 25,845        | 18,380        | 14,709        | 6,975         | 101,440        | 21,019        | 161,969        | 69,704         |
| Northwest                                    | 1,732         | 1,906         | 2,636         | 1,947         | 4,684         | 2,765         | 1,297         | 701           | 15,733         | 3,640         | 26,082         | 10,959         |
| South Central                                | 3,395         | 4,215         | 4,885         | 3,965         | 9,880         | 5,915         | 4,038         | 1,903         | 34,115         | 6,813         | 56,313         | 22,811         |
| Southeast                                    | 5,410         | 10,900        | 9,420         | 10,915        | 21,525        | 16,820        | 12,875        | 6,249         | 86,150         | 16,584        | 135,380        | 61,468         |
| Southwest                                    | 1,713         | 1,730         | 2,652         | 1,790         | 4,655         | 2,377         | 1,814         | 858           | 15,392         | 3,165         | 26,226         | 9,920          |
| <b>State Total</b>                           | <b>22,140</b> | <b>31,360</b> | <b>33,905</b> | <b>31,365</b> | <b>70,015</b> | <b>47,775</b> | <b>34,985</b> | <b>16,810</b> | <b>261,895</b> | <b>53,425</b> | <b>422,940</b> | <b>180,735</b> |

**TABLE C.11**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC BLACK)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |              |              |              |              |              |              |              |            |              |              |              |               |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|---------------|
| Regions                                      | 0-30% MFI    |              | 30.1-50% MFI |              | 50.1-80% MFI |              | 80.1-95% MFI |            | 95.1%+ MFI   |              | Total        |               |
|  | Owner        | Renter       | Owner        | Renter       | Owner        | Renter       | Owner        | Renter     | Owner        | Renter       | Owner        | Renter        |
| North Central                                | .            | .            | .            | .            | .            | .            | .            | .          | .            | 4            | 0            | 4             |
| Northeast                                    | 1,279        | 4,427        | 984          | 2,660        | 1,714        | 2,376        | 899          | 715        | 3,039        | 1,508        | 7,915        | 11,686        |
| Northwest                                    | 4            | 22           | 4            | 4            | .            | 4            | .            | .          | 24           | 19           | 32           | 49            |
| South Central                                | 4            | 15           | .            | 38           | 8            | 24           | .            | .          | 16           | 36           | 28           | 113           |
| Southeast                                    | 63           | 629          | 32           | 568          | 167          | 768          | 189          | 270        | 1,036        | 588          | 1,487        | 2,823         |
| Southwest                                    | 10           | 4            | 10           | 23           | 8            | 25           | .            | 4          | 8            | 4            | 36           | 60            |
| <b>State Total</b>                           | <b>1,360</b> | <b>5,115</b> | <b>1,020</b> | <b>3,300</b> | <b>1,895</b> | <b>3,195</b> | <b>1,080</b> | <b>990</b> | <b>4,130</b> | <b>2,150</b> | <b>9,485</b> | <b>14,750</b> |

**TABLE C.12**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC AMERICAN INDIAN/ALASKAN NATIVE)**

| 2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA |            |            |              |            |              |            |              |            |            |            |              |              |
|--|------------|------------|--------------|------------|--------------|------------|--------------|------------|------------|------------|--------------|--------------|
| Regions                                      | 0-30% MFI  |            | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI |            | Total        |              |
|  | Owner      | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner      | Renter     | Owner        | Renter       |
| North Central                                | 16         | 72         | 16           | 42         | 10           | 48         | .            | 4          | 42         | 51         | 84           | 217          |
| Northeast                                    | 91         | 394        | 133          | 290        | 152          | 340        | 38           | 57         | 364        | 173        | 778          | 1,254        |
| Northwest                                    | 31         | 175        | 22           | 69         | 28           | 38         | 8            | 18         | 69         | 43         | 158          | 343          |
| South Central                                | 12         | 23         | 8            | 12         | .            | 30         | .            | 16         | 60         | 18         | 80           | 99           |
| Southeast                                    | 40         | 143        | 16           | 145        | 57           | 93         | 25           | 37         | 190        | 72         | 328          | 490          |
| Southwest                                    | 8          | 18         | .            | 19         | 27           | .          | 4            | 4          | 23         | 22         | 62           | 63           |
| <b>State Total</b>                           | <b>170</b> | <b>825</b> | <b>185</b>   | <b>560</b> | <b>270</b>   | <b>530</b> | <b>75</b>    | <b>125</b> | <b>725</b> | <b>365</b> | <b>1,425</b> | <b>2,405</b> |

**TABLE C.13**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC ASIAN)**  
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions            | 0-30% MFI |              | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI   |            | Total        |              |
|--------------------|-----------|--------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|--------------|
|                    | Owner     | Renter       | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter       |
| North Central      | 4         | 4            | 4            | 4          | .            | 4          | .            | .          | 20           | 4          | 28           | 16           |
| Northeast          | 47        | 529          | 43           | 194        | 156          | 319        | 84           | 139        | 693          | 543        | 1,023        | 1,724        |
| Northwest          | .         | 4            | 20           | 4          | 12           | 8          | 8            | .          | 50           | 22         | 90           | 38           |
| South Central      | 8         | 38           | 8            | 4          | 12           | 34         | 12           | 24         | 134          | 96         | 174          | 196          |
| Southeast          | 24        | 497          | 85           | 228        | 210          | 338        | 98           | 147        | 793          | 316        | 1,210        | 1,526        |
| Southwest          | 4         | .            | 4            | .          | .            | 8          | 4            | 4          | 43           | 18         | 55           | 30           |
| <b>State Total</b> | <b>95</b> | <b>1,075</b> | <b>165</b>   | <b>435</b> | <b>385</b>   | <b>710</b> | <b>205</b>   | <b>315</b> | <b>1,705</b> | <b>980</b> | <b>2,555</b> | <b>3,515</b> |

**TABLE C.14**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC PACIFIC ISLANDER)**  
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions            | 0-30% MFI |          | 30.1-50% MFI |           | 50.1-80% MFI |           | 80.1-95% MFI |          | 95.1%+ MFI |           | Total     |           |
|--------------------|-----------|----------|--------------|-----------|--------------|-----------|--------------|----------|------------|-----------|-----------|-----------|
|                    | Owner     | Renter   | Owner        | Renter    | Owner        | Renter    | Owner        | Renter   | Owner      | Renter    | Owner     | Renter    |
| North Central      | .         | .        | .            | .         | 4            | .         | .            | .        | .          | 4         | 4         | 4         |
| Northeast          | .         | .        | .            | .         | 8            | 14        | .            | .        | 20         | 4         | 28        | 18        |
| Northwest          | .         | 4        | .            | 10        | .            | .         | .            | .        | 4          | 4         | 4         | 18        |
| South Central      | .         | .        | .            | .         | .            | .         | .            | .        | .          | .         | 0         | 0         |
| Southeast          | .         | .        | 4            | .         | 14           | 34        | .            | .        | 4          | 14        | 22        | 48        |
| Southwest          | .         | .        | .            | .         | .            | .         | .            | .        | .          | .         | 0         | 0         |
| <b>State Total</b> | <b>0</b>  | <b>4</b> | <b>4</b>     | <b>10</b> | <b>24</b>    | <b>50</b> | <b>0</b>     | <b>0</b> | <b>29</b>  | <b>30</b> | <b>57</b> | <b>94</b> |

**TABLE C.15**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC SOME OTHER RACE)**  
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions            | 0-30% MFI |           | 30.1-50% MFI |           | 50.1-80% MFI |           | 80.1-95% MFI |           | 95.1%+ MFI |           | Total     |            |
|--------------------|-----------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|------------|-----------|-----------|------------|
|                    | Owner     | Renter    | Owner        | Renter    | Owner        | Renter    | Owner        | Renter    | Owner      | Renter    | Owner     | Renter     |
| North Central      | .         | 4         | .            | .         | .            | .         | .            | .         | .          | 4         | 0         | 8          |
| Northeast          | .         | 35        | 4            | 28        | 8            | 39        | .            | 25        | 43         | 18        | 55        | 145        |
| Northwest          | .         | .         | 4            | 4         | 4            | .         | .            | .         | 8          | .         | 16        | 4          |
| South Central      | .         | .         | .            | 4         | .            | .         | .            | .         | .          | 4         | 0         | 8          |
| Southeast          | 8         | 20        | .            | 4         | .            | 35        | .            | 4         | 18         | 4         | 26        | 67         |
| Southwest          | .         | .         | .            | .         | .            | .         | .            | 4         | .          | .         | 0         | 4          |
| <b>State Total</b> | <b>4</b>  | <b>60</b> | <b>8</b>     | <b>45</b> | <b>14</b>    | <b>74</b> | <b>0</b>     | <b>34</b> | <b>59</b>  | <b>25</b> | <b>85</b> | <b>238</b> |

**TABLE C.16**  
**HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC TWO OR MORE RACES)**

2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions            | 0-30% MFI  |            | 30.1-50% MFI |            | 50.1-80% MFI |            | 80.1-95% MFI |            | 95.1%+ MFI   |            | Total        |              |
|--------------------|------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|--------------|
|                    | Owner      | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter     | Owner        | Renter       |
| North Central      | 16         | 20         | 8            | 20         | 24           | 8          | .            | .          | 38           | 22         | 86           | 70           |
| Northeast          | 94         | 324        | 130          | 309        | 150          | 275        | 52           | 55         | 486          | 169        | 912          | 1,132        |
| Northwest          | 20         | 68         | 28           | 4          | 41           | 51         | 16           | 4          | 82           | 60         | 187          | 187          |
| South Central      | 12         | 30         | 20           | 39         | 24           | 14         | 16           | 20         | 140          | 61         | 212          | 164          |
| Southeast          | 30         | 294        | 51           | 216        | 129          | 254        | 76           | 57         | 320          | 179        | 606          | 1,000        |
| Southwest          | 24         | 48         | 20           | 12         | 16           | 44         | 14           | 8          | 44           | 53         | 118          | 165          |
| <b>State Total</b> | <b>150</b> | <b>765</b> | <b>220</b>   | <b>600</b> | <b>345</b>   | <b>610</b> | <b>150</b>   | <b>145</b> | <b>1,075</b> | <b>510</b> | <b>1,940</b> | <b>2,630</b> |

**TABLE C.17**  
**HOUSEHOLD INCOME BY TENURE BY RACE (HISPANIC/LATINO)**

2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

| Regions            | 0-30% MFI  |              | 30.1-50% MFI |              | 50.1-80% MFI |              | 80.1-95% MFI |              | 95.1%+ MFI   |              | Total         |               |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
|                    | Owner      | Renter       | Owner        | Renter       | Owner        | Renter       | Owner        | Renter       | Owner        | Renter       | Owner         | Renter        |
| North Central      | 12         | 12           | 4            | 12           | 8            | 28           | 4            | .            | 44           | 20           | 72            | 72            |
| Northeast          | 381        | 1,218        | 610          | 1,438        | 1,327        | 1,826        | 569          | 579          | 2,177        | 1,369        | 5,064         | 6,430         |
| Northwest          | 145        | 257          | 287          | 236          | 310          | 315          | 99           | 45           | 707          | 218          | 1,548         | 1,071         |
| South Central      | 81         | 357          | 190          | 416          | 362          | 510          | 112          | 101          | 593          | 306          | 1,338         | 1,690         |
| Southeast          | 54         | 628          | 120          | 393          | 435          | 738          | 193          | 230          | 1,006        | 418          | 1,808         | 2,407         |
| Southwest          | 74         | 176          | 134          | 139          | 233          | 263          | 117          | 49           | 556          | 365          | 1,114         | 992           |
| <b>State Total</b> | <b>735</b> | <b>2,615</b> | <b>1,295</b> | <b>2,610</b> | <b>2,660</b> | <b>3,625</b> | <b>1,085</b> | <b>1,000</b> | <b>5,030</b> | <b>2,670</b> | <b>10,805</b> | <b>12,520</b> |

**TABLE C.18**  
**NEBRASKA BUILDING PERMITS**  
**CITIES USUALLY EXCLUDED FROM THE STATE & COUNTY COUNTS**

| Place                                | Single<br>Family | Duplex   | Tri/Four | Multi    | Total      |
|--------------------------------------|------------------|----------|----------|----------|------------|
| Adams village                        | 3                | .        | .        | .        | 3          |
| Anselmo village                      | .                | .        | .        | .        | .          |
| Bee village                          | .                | .        | .        | .        | .          |
| Belden village                       | .                | .        | .        | .        | .          |
| Bellwood village                     | .                | .        | .        | .        | .          |
| Boys Town village                    | .                | .        | .        | .        | .          |
| Burt County Unincorporated Area      | 7                | .        | .        | .        | 7          |
| Callaway village                     | 3                | .        | .        | .        | 3          |
| Cedar County Unincorporated Area     | .                | .        | .        | .        | .          |
| Clatonia village                     | .                | .        | .        | .        | .          |
| Colfax County Unincorporated Area    | 7                | .        | .        | .        | 7          |
| Cuming County Unincorporated Area    | 8                | .        | .        | .        | 8          |
| Davey village                        | 1                | .        | .        | .        | 1          |
| Du Bois village                      | 1                | .        | .        | .        | 1          |
| Frontier County Unincorporated Area  | 11               | .        | .        | .        | 11         |
| Garden County Unincorporated Area    | 4                | .        | .        | .        | 4          |
| Garland village                      | 2                | .        | .        | .        | 2          |
| Harbine village                      | .                | .        | .        | .        | .          |
| Harlan County Unincorporated Area    | 5                | .        | .        | .        | 5          |
| Hitchcock County Unincorporated Area | 5                | .        | .        | .        | 5          |
| Hooker County Unincorporated Area    | .                | .        | .        | .        | .          |
| Inglewood village                    | .                | .        | .        | .        | .          |
| Jefferson County Unincorporated Area | 5                | .        | .        | .        | 5          |
| Keya Paha County Unincorporated Area | 10               | .        | .        | .        | 10         |
| Knox County Unincorporated Area      | 22               | .        | .        | .        | 22         |
| Maywood village                      | .                | .        | .        | .        | .          |
| Memphis village                      | 3                | .        | .        | .        | 3          |
| Nemaha village                       | .                | .        | .        | .        | .          |
| Odell village                        | .                | .        | .        | .        | .          |
| Phelps County Unincorporated Area    | 20               | .        | .        | .        | 20         |
| Richland village                     | .                | .        | .        | .        | .          |
| Rock County Unincorporated Area      | .                | .        | .        | .        | .          |
| Sheridan County Unincorporated Area  | .                | .        | .        | .        | .          |
| Sioux County Unincorporated Area     | 4                | .        | .        | .        | 4          |
| Springview village                   | 1                | .        | .        | .        | 1          |
| St. Edward                           | .                | .        | .        | .        | .          |
| Thayer village                       | .                | .        | .        | .        | .          |
| Ulysses village                      | .                | .        | .        | .        | .          |
| Webster County Unincorporated Area   | 6                | .        | .        | .        | 6          |
| Winnetoon village                    | .                | .        | .        | .        | .          |
| <b>Total</b>                         | <b>128</b>       | <b>0</b> | <b>0</b> | <b>0</b> | <b>128</b> |



**TABLE C.19**  
**NEBRASKA HOUSING FORECAST BY REGION BY TENURE AND BY INCOME**  
**2000 THROUGH 2020**

| REGION                          | Year | 0-30% MFI |        | 31-50% MFI |        | 51-80% MFI |        | 81-95% MFI |        | 95+% MFI |        |
|---------------------------------|------|-----------|--------|------------|--------|------------|--------|------------|--------|----------|--------|
|                                 |      | Owner     | Renter | Owner      | Renter | Owner      | Renter | Owner      | Renter | Owner    | Renter |
| North Central                   | 2000 | 1,983     | 1,156  | 2,433      | 1,166  | 3,432      | 1,510  | 303        | 172    | 8,958    | 2,206  |
|                                 | 2005 | 1,941     | 1,080  | 2,381      | 1,092  | 3,360      | 1,412  | 297        | 160    | 8,786    | 2,063  |
|                                 | 2010 | 1,902     | 1,010  | 2,334      | 1,023  | 3,293      | 1,321  | 292        | 149    | 8,626    | 1,932  |
|                                 | 2015 | 1,871     | 949    | 2,297      | 964    | 3,241      | 1,243  | 289        | 140    | 8,507    | 1,818  |
|                                 | 2020 | 1,841     | 893    | 2,261      | 908    | 3,190      | 1,170  | 285        | 132    | 8,389    | 1,711  |
| Northeast (with Douglas County) | 2000 | 9,995     | 18,614 | 14,035     | 16,638 | 29,247     | 23,557 | 16,438     | 8,540  | 107,966  | 24,616 |
|                                 | 2005 | 10,738    | 19,544 | 15,065     | 17,446 | 31,431     | 24,710 | 17,694     | 8,960  | 116,265  | 25,779 |
|                                 | 2010 | 11,560    | 20,555 | 16,205     | 18,328 | 33,849     | 25,966 | 19,082     | 9,417  | 125,433  | 27,056 |
|                                 | 2015 | 12,474    | 21,656 | 17,478     | 19,296 | 36,543     | 27,341 | 20,625     | 9,917  | 135,618  | 28,463 |
|                                 | 2020 | 13,467    | 22,820 | 18,860     | 20,322 | 39,470     | 28,796 | 22,301     | 10,448 | 146,678  | 29,956 |
| Douglas County Only             | 2000 | 6,203     | 14,169 | 8,385      | 11,898 | 18,067     | 17,364 | 10,775     | 6,322  | 71,824   | 17,187 |
|                                 | 2005 | 6,743     | 14,982 | 9,116      | 12,580 | 19,641     | 18,360 | 11,714     | 6,685  | 78,081   | 18,173 |
|                                 | 2010 | 7,330     | 15,841 | 9,909      | 13,302 | 21,351     | 19,413 | 12,734     | 7,069  | 84,880   | 19,216 |
|                                 | 2015 | 7,968     | 16,749 | 10,772     | 14,064 | 23,209     | 20,527 | 13,842     | 7,474  | 92,266   | 20,317 |
|                                 | 2020 | 8,659     | 17,703 | 11,705     | 14,865 | 25,220     | 21,696 | 15,041     | 7,900  | 100,261  | 21,474 |
| Northwest                       | 2000 | 1,996     | 2,455  | 3,008      | 2,304  | 5,027      | 3,164  | 1,467      | 780    | 16,555   | 3,937  |
|                                 | 2005 | 2,058     | 2,450  | 3,108      | 2,299  | 5,193      | 3,164  | 1,520      | 778    | 17,130   | 3,922  |
|                                 | 2010 | 2,128     | 2,454  | 3,221      | 2,304  | 5,379      | 3,178  | 1,580      | 779    | 17,779   | 3,923  |
|                                 | 2015 | 2,208     | 2,470  | 3,352      | 2,319  | 5,593      | 3,208  | 1,648      | 784    | 18,521   | 3,944  |
|                                 | 2020 | 2,289     | 2,485  | 3,487      | 2,336  | 5,814      | 3,238  | 1,716      | 787    | 19,289   | 3,965  |
| South Central                   | 2000 | 3,727     | 4,795  | 5,206      | 4,510  | 10,228     | 6,492  | 4,264      | 2,097  | 34,707   | 7,173  |
|                                 | 2005 | 3,865     | 4,895  | 5,396      | 4,603  | 10,639     | 6,628  | 4,523      | 2,171  | 36,371   | 7,289  |
|                                 | 2010 | 4,020     | 5,010  | 5,610      | 4,711  | 11,098     | 6,785  | 4,805      | 2,250  | 38,206   | 7,429  |
|                                 | 2015 | 4,201     | 5,156  | 5,860      | 4,847  | 11,632     | 6,982  | 5,122      | 2,340  | 40,318   | 7,615  |
|                                 | 2020 | 4,398     | 5,319  | 6,134      | 4,998  | 12,217     | 7,200  | 5,465      | 2,436  | 42,623   | 7,823  |
| Southeast                       | 2000 | 5,751     | 13,160 | 9,731      | 12,546 | 22,406     | 19,049 | 13,472     | 6,977  | 89,451   | 18,051 |
|                                 | 2005 | 6,136     | 14,060 | 10,471     | 13,356 | 24,247     | 20,371 | 14,691     | 7,454  | 97,524   | 19,202 |
|                                 | 2010 | 6,567     | 15,030 | 11,291     | 14,233 | 26,281     | 21,792 | 16,033     | 7,968  | 106,411  | 20,446 |
|                                 | 2015 | 7,068     | 16,151 | 12,242     | 15,244 | 28,629     | 23,411 | 17,570     | 8,556  | 116,557  | 21,869 |
|                                 | 2020 | 7,625     | 17,392 | 13,303     | 16,363 | 31,247     | 25,198 | 19,283     | 9,204  | 127,872  | 23,439 |
| Southwest                       | 2000 | 1,907     | 2,024  | 2,872      | 2,020  | 4,888      | 2,686  | 2,001      | 955    | 15,864   | 3,520  |
|                                 | 2005 | 1,958     | 2,048  | 2,969      | 2,034  | 5,079      | 2,706  | 2,110      | 974    | 16,529   | 3,552  |
|                                 | 2010 | 2,022     | 2,088  | 3,088      | 2,064  | 5,311      | 2,748  | 2,238      | 1,000  | 17,328   | 3,614  |
|                                 | 2015 | 2,099     | 2,140  | 3,227      | 2,107  | 5,578      | 2,807  | 2,382      | 1,032  | 18,243   | 3,697  |
|                                 | 2020 | 2,184     | 2,200  | 3,380      | 2,157  | 5,871      | 2,875  | 2,539      | 1,067  | 19,249   | 3,795  |
| Nebraska                        | 2000 | 25,360    | 42,204 | 37,284     | 39,183 | 75,228     | 56,458 | 37,944     | 19,520 | 273,501  | 59,502 |
|                                 | 2005 | 26,697    | 44,077 | 39,390     | 40,830 | 79,949     | 58,992 | 40,835     | 20,496 | 292,604  | 61,807 |
|                                 | 2010 | 28,199    | 46,147 | 41,749     | 42,663 | 85,211     | 61,790 | 44,030     | 21,563 | 313,783  | 64,400 |
|                                 | 2015 | 29,921    | 48,523 | 44,456     | 44,778 | 91,216     | 64,992 | 47,635     | 22,770 | 337,764  | 67,405 |
|                                 | 2020 | 31,804    | 51,109 | 47,424     | 47,084 | 97,809     | 68,476 | 51,589     | 24,073 | 364,101  | 70,689 |

## Appendix D: BEA and BLS Data

**TABLE D.1**  
**NEBRASKA TOTAL EMPLOYMENT AND REAL PERSONAL INCOME**  
**BEA DATA 1969 THROUGH 2002**

| Year | 1,000s OF REAL 2003 DOLLARS |                                     |                         |                                  |                      |                    | Real<br>Per Capita<br>Income | Total<br>Employment | Average<br>Real<br>Earnings<br>Per Job |
|------|-----------------------------|-------------------------------------|-------------------------|----------------------------------|----------------------|--------------------|------------------------------|---------------------|--|
|      | Earnings                    | Social<br>Security<br>Contributions | Residence<br>Adjustment | Dividends,<br>Interest,<br>Rents | Transfer<br>Payments | Personal<br>Income |                              |                     |  |
| 1969 | 17,767,859                  | 1,086,122                           | (L)                     | 3,248,072                        | 1,735,823            | 21,262,625         | 14,427                       | 703,747             | 25,248                                 |
| 1970 | 17,865,361                  | 1,108,407                           | -409,766                | 3,395,379                        | 1,910,496            | 21,653,063         | 14,553                       | 715,204             | 24,979                                 |
| 1971 | 18,713,135                  | 1,171,150                           | -403,254                | 3,457,274                        | 2,054,664            | 22,650,668         | 15,059                       | 728,277             | 25,695                                 |
| 1972 | 19,893,732                  | 1,275,495                           | -417,444                | 3,708,815                        | 2,169,299            | 24,078,906         | 15,858                       | 747,678             | 26,607                                 |
| 1973 | 22,180,660                  | 1,551,106                           | -407,011                | 4,003,278                        | 2,457,822            | 26,683,642         | 17,456                       | 774,584             | 28,636                                 |
| 1974 | 20,807,128                  | 1,645,842                           | -403,398                | 4,164,600                        | 2,576,309            | 25,498,796         | 16,582                       | 793,125             | 26,234                                 |
| 1975 | 21,348,785                  | 1,609,693                           | -388,080                | 4,249,219                        | 2,880,981            | 26,481,211         | 17,179                       | 789,876             | 27,028                                 |
| 1976 | 21,179,839                  | 1,738,586                           | -386,626                | 4,257,949                        | 2,899,051            | 26,211,628         | 16,923                       | 811,421             | 26,102                                 |
| 1977 | 21,437,550                  | 1,785,988                           | -360,146                | 4,543,477                        | 2,901,642            | 26,736,535         | 17,201                       | 831,023             | 25,797                                 |
| 1978 | 23,560,689                  | 1,922,527                           | -389,519                | 4,688,381                        | 3,008,492            | 28,945,515         | 18,545                       | 854,701             | 27,566                                 |
| 1979 | 23,337,708                  | 2,068,419                           | -421,606                | 4,906,091                        | 3,095,572            | 28,849,345         | 18,442                       | 876,824             | 26,616                                 |
| 1980 | 21,804,315                  | 2,055,934                           | -419,683                | 5,521,988                        | 3,311,343            | 28,162,030         | 17,911                       | 878,937             | 24,808                                 |
| 1981 | 22,715,566                  | 2,161,389                           | -456,673                | 6,302,375                        | 3,489,211            | 29,889,089         | 18,935                       | 874,359             | 25,980                                 |
| 1982 | 22,088,275                  | 2,168,940                           | -441,847                | 7,197,373                        | 3,623,023            | 30,297,884         | 19,155                       | 863,587             | 25,577                                 |
| 1983 | 21,923,872                  | 2,195,751                           | -447,325                | 7,139,077                        | 3,771,416            | 30,191,288         | 19,056                       | 870,271             | 25,192                                 |
| 1984 | 24,177,284                  | 2,381,283                           | -511,638                | 7,432,029                        | 3,812,259            | 32,528,652         | 20,475                       | 889,289             | 27,187                                 |
| 1985 | 25,057,802                  | 2,501,996                           | -535,605                | 7,364,780                        | 3,930,424            | 33,315,406         | 21,023                       | 902,407             | 27,768                                 |
| 1986 | 25,242,566                  | 2,603,891                           | -520,494                | 7,328,899                        | 4,019,696            | 33,466,776         | 21,258                       | 902,216             | 27,978                                 |
| 1987 | 26,081,701                  | 2,683,245                           | -501,000                | 7,097,438                        | 4,002,146            | 33,997,041         | 21,702                       | 929,702             | 28,054                                 |
| 1988 | 27,227,598                  | 2,888,466                           | -530,526                | 7,187,570                        | 4,038,198            | 35,034,374         | 22,294                       | 953,059             | 28,569                                 |
| 1989 | 27,387,883                  | 2,971,958                           | -523,532                | 7,577,868                        | 4,173,259            | 35,643,519         | 22,633                       | 970,697             | 28,215                                 |
| 1990 | 28,387,363                  | 3,071,918                           | -494,817                | 7,660,729                        | 4,357,923            | 36,839,280         | 23,291                       | 994,282             | 28,551                                 |
| 1991 | 28,353,600                  | 3,138,592                           | -525,418                | 7,790,613                        | 4,514,934            | 36,995,137         | 23,181                       | 998,401             | 28,399                                 |
| 1992 | 29,400,795                  | 3,216,761                           | -560,269                | 7,722,741                        | 4,800,389            | 38,146,894         | 23,669                       | 1,005,338           | 29,245                                 |
| 1993 | 29,673,816                  | 3,310,249                           | -564,856                | 7,581,260                        | 5,006,247            | 38,386,217         | 23,614                       | 1,027,120           | 28,890                                 |
| 1994 | 30,797,836                  | 3,466,236                           | -561,360                | 7,936,754                        | 5,112,858            | 39,819,853         | 24,295                       | 1,067,614           | 28,847                                 |
| 1995 | 31,673,375                  | 3,557,408                           | -601,234                | 8,463,305                        | 5,331,846            | 41,309,884         | 24,931                       | 1,077,348           | 29,399                                 |
| 1996 | 34,275,755                  | 3,674,756                           | -651,518                | 8,807,701                        | 5,585,496            | 44,342,677         | 26,494                       | 1,103,240           | 31,068                                 |
| 1997 | 34,652,227                  | 3,834,756                           | -722,819                | 9,161,578                        | 5,683,050            | 44,939,280         | 26,648                       | 1,117,674           | 31,004                                 |
| 1998 | 36,267,989                  | 4,037,504                           | -748,768                | 9,963,736                        | 5,999,774            | 47,445,227         | 27,978                       | 1,144,368           | 31,693                                 |
| 1999 | 37,556,856                  | 4,183,418                           | -823,001                | 9,877,822                        | 6,285,785            | 48,714,044         | 28,576                       | 1,165,971           | 32,211                                 |
| 2000 | 38,168,989                  | 4,260,068                           | -871,954                | 10,557,534                       | 6,419,231            | 50,013,732         | 29,194                       | 1,183,320           | 32,256                                 |
| 2001 | 39,189,859                  | 4,327,123                           | -887,847                | 10,126,423                       | 6,847,698            | 50,949,010         | 29,639                       | 1,184,091           | 33,097                                 |
| 2002 | 39,412,621                  | 4,479,236                           | -902,527                | 10,034,337                       | 7,186,964            | 51,252,158         | 29,667                       | 1,181,011           | 33,372                                 |
| 2003 | .                           | .                                   | .                       | .                                | .                    | .                  | 30,758                       | .                   | .                                      |

**TABLE D.2**  
**NEBRASKA ANNUAL LABOR FORCE BY REGION**  
1990-2003

| <b>Regions</b>     | <b>1990</b>    | <b>1991</b>    | <b>1992</b>    | <b>1993</b>    | <b>1994</b>    | <b>1995</b>    | <b>1996</b>    | <b>1997</b>    | <b>1998</b>    | <b>1999</b>    | <b>2000</b>    | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    |
|--------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| North Central      | 28,298         | 28,994         | 28,757         | 29,112         | 29,880         | 30,156         | 29,826         | 28,506         | 28,727         | 29,483         | 28,916         | 28,394         | 28,455         | 29,770         |
| Northeast          | 332,982        | 340,223        | 341,100        | 351,904        | 362,405        | 372,119        | 378,964        | 380,073        | 385,779        | 383,125        | 391,865        | 396,391        | 399,095        | 404,378        |
| Northwest          | 49,281         | 50,006         | 49,902         | 50,806         | 51,520         | 51,335         | 51,564         | 50,455         | 51,180         | 51,370         | 51,653         | 51,364         | 51,701         | 52,494         |
| South Central      | 105,111        | 107,971        | 109,988        | 112,310        | 115,370        | 116,785        | 117,755        | 116,388        | 117,300        | 117,030        | 119,110        | 117,985        | 118,334        | 119,338        |
| Southeast          | 254,022        | 262,468        | 264,459        | 271,228        | 277,870        | 286,519        | 294,267        | 295,374        | 300,293        | 300,131        | 301,420        | 307,943        | 310,977        | 316,297        |
| Southwest          | 45,639         | 48,519         | 49,310         | 50,155         | 51,019         | 52,701         | 51,951         | 51,402         | 51,853         | 50,727         | 51,044         | 50,796         | 50,659         | 53,756         |
| <b>State Total</b> | <b>815,318</b> | <b>838,178</b> | <b>843,511</b> | <b>865,506</b> | <b>888,060</b> | <b>909,607</b> | <b>924,310</b> | <b>922,179</b> | <b>935,136</b> | <b>931,859</b> | <b>943,996</b> | <b>952,869</b> | <b>959,217</b> | <b>976,034</b> |

**TABLE D.3**  
**NEBRASKA EMPLOYMENT BY REGION**  
1990-2003

| <b>Regions</b>     | <b>1990</b>    | <b>1991</b>    | <b>1992</b>    | <b>1993</b>    | <b>1994</b>    | <b>1995</b>    | <b>1996</b>    | <b>1997</b>    | <b>1998</b>    | <b>1999</b>    | <b>2000</b>    | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    |
|--------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| North Central      | 27,830         | 28,355         | 27,983         | 28,341         | 28,992         | 29,256         | 28,804         | 27,704         | 27,874         | 28,556         | 27,996         | 27,505         | 27,589         | 28,774         |
| Northeast          | 324,917        | 329,805        | 329,880        | 341,750        | 351,254        | 361,852        | 367,597        | 369,575        | 374,696        | 371,611        | 379,647        | 383,060        | 382,916        | 386,087        |
| Northwest          | 47,875         | 48,331         | 48,102         | 49,131         | 49,536         | 49,389         | 49,368         | 48,625         | 49,249         | 49,439         | 49,628         | 49,600         | 49,841         | 50,422         |
| South Central      | 103,173        | 105,403        | 107,211        | 109,969        | 112,741        | 114,314        | 114,782        | 113,798        | 114,362        | 113,691        | 115,919        | 114,803        | 114,651        | 115,074        |
| Southeast          | 248,745        | 255,787        | 256,996        | 264,620        | 270,730        | 279,809        | 286,549        | 288,563        | 293,439        | 292,703        | 293,200        | 299,202        | 300,762        | 304,324        |
| Southwest          | 44,635         | 47,283         | 47,789         | 48,688         | 49,338         | 50,931         | 50,145         | 49,863         | 50,280         | 49,219         | 49,527         | 49,316         | 49,117         | 51,984         |
| <b>State Total</b> | <b>797,167</b> | <b>814,963</b> | <b>817,959</b> | <b>842,500</b> | <b>862,586</b> | <b>885,547</b> | <b>897,235</b> | <b>898,119</b> | <b>909,901</b> | <b>905,213</b> | <b>915,911</b> | <b>923,481</b> | <b>924,870</b> | <b>936,664</b> |

**TABLE D.4**  
**NEBRASKA UNEMPLOYMENT BY REGION**  
1990-2003

| <b>Regions</b>     | <b>1990</b>   | <b>1991</b>   | <b>1992</b>   | <b>1993</b>   | <b>1994</b>   | <b>1995</b>   | <b>1996</b>   | <b>1997</b>   | <b>1998</b>   | <b>1999</b>   | <b>2000</b>   | <b>2001</b>   | <b>2002</b>   | <b>2003</b>   |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| North Central      | 468           | 639           | 774           | 771           | 888           | 900           | 1,022         | 802           | 853           | 927           | 920           | 889           | 868           | 996           |
| Northeast          | 8,065         | 10,418        | 11,220        | 10,154        | 11,151        | 10,267        | 11,367        | 10,498        | 11,083        | 11,514        | 12,218        | 13,331        | 16,180        | 18,291        |
| Northwest          | 1,406         | 1,675         | 1,800         | 1,675         | 1,984         | 1,946         | 2,196         | 1,830         | 1,931         | 1,931         | 2,025         | 1,765         | 1,861         | 2,072         |
| South Central      | 1,938         | 2,568         | 2,777         | 2,341         | 2,629         | 2,471         | 2,973         | 2,590         | 2,938         | 3,339         | 3,191         | 3,182         | 3,686         | 4,264         |
| Southeast          | 5,277         | 6,681         | 7,463         | 6,608         | 7,140         | 6,710         | 7,718         | 6,811         | 6,854         | 7,428         | 8,220         | 8,737         | 10,214        | 11,973        |
| Southwest          | 1,004         | 1,236         | 1,521         | 1,467         | 1,681         | 1,770         | 1,806         | 1,539         | 1,573         | 1,508         | 1,517         | 1,481         | 1,542         | 1,772         |
| <b>State Total</b> | <b>18,151</b> | <b>23,215</b> | <b>25,552</b> | <b>23,006</b> | <b>25,474</b> | <b>24,060</b> | <b>27,075</b> | <b>24,060</b> | <b>25,235</b> | <b>26,646</b> | <b>28,085</b> | <b>29,388</b> | <b>34,347</b> | <b>39,370</b> |

**TABLE D.5**  
**NEBRASKA UNEMPLOYMENT RATE BY REGION**

1990-2003

| <b>Regions</b>     | <b>1990</b> | <b>1991</b> | <b>1992</b> | <b>1993</b> | <b>1994</b> | <b>1995</b> | <b>1996</b> | <b>1997</b> | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2003</b> |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| North Central      | 1.7         | 2.2         | 2.7         | 2.6         | 3.0         | 3.0         | 3.4         | 2.8         | 3.0         | 3.1         | 3.2         | 3.1         | 3.1         | 3.3         |
| Northeast          | 2.4         | 3.1         | 3.3         | 2.9         | 3.1         | 2.8         | 3.0         | 2.8         | 2.9         | 3.0         | 3.1         | 3.4         | 4.1         | 4.5         |
| Northwest          | 2.9         | 3.3         | 3.6         | 3.3         | 3.9         | 3.8         | 4.3         | 3.6         | 3.8         | 3.8         | 3.9         | 3.4         | 3.6         | 3.9         |
| South Central      | 1.8         | 2.4         | 2.5         | 2.1         | 2.3         | 2.1         | 2.5         | 2.2         | 2.5         | 2.9         | 2.7         | 2.7         | 3.1         | 3.6         |
| Southeast          | 2.1         | 2.5         | 2.8         | 2.4         | 2.6         | 2.3         | 2.6         | 2.3         | 2.3         | 2.5         | 2.7         | 2.8         | 3.3         | 3.8         |
| Southwest          | 2.2         | 2.5         | 3.1         | 2.9         | 3.3         | 3.4         | 3.5         | 3.0         | 3.0         | 3.0         | 3.0         | 2.9         | 3.0         | 3.3         |
| <b>State Total</b> | <b>2.2</b>  | <b>2.8</b>  | <b>3.0</b>  | <b>2.7</b>  | <b>2.9</b>  | <b>2.6</b>  | <b>2.9</b>  | <b>2.6</b>  | <b>2.7</b>  | <b>2.9</b>  | <b>3.0</b>  | <b>3.1</b>  | <b>3.6</b>  | <b>4.0</b>  |

## Appendix E: Antipoverty Programs in Nebraska<sup>1</sup>

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### Programs that Ensure Health and Well-Being of Nebraska's Low-Income Residents

The State of Nebraska administers a number of programs designed to reduce the number of individuals and families who live in poverty. Federal funding supports the majority of the programs. Without this partnership, the State would not be able to address the multitude of issues related to people living in poverty. The State of Nebraska has a multitude of programs in place to address the health, wellbeing, and housing needs of its low-income residents.

**Childcare Assistance.** State subsidized childcare allows low-income families to work and have the assistance they need to pay for their childcare services. *Nebraska Health and Human Services* is the lead agency that administers the direct delivery of the childcare system. Subsidized childcare gives low-income adults the opportunity to gain job skills and prepare them for gainful employment that allows low-income families to become self-sufficient. The *childcare subsidy payments* will ensure that the cost of daycare does not discourage parents from increasing their earning potential through employment. The *Childcare Program* collaborates with the *Nebraska Department of Education*, *Head Start*, *Healthy Child Care America Campaign*, representatives from local school districts, *State Pre-K Programs*, *TANF*, mental and physical health services, and other agencies concerned about the health and educational well-being of all children living in the State of Nebraska.

**Every Woman Matters Program.** The Every Woman Matters Program gives low-income women the opportunity to get their annual health check-up. The program is for women 40 years of age and over, who have limited or no health insurance, and have a low or medium income. Depending upon income, the program is available for a low fee or at no cost.

**Food Stamps.** The federal Food Stamp Program helps low-income people buy food, and helps raise nutrition levels of low-income households. It is not necessary to be receiving other public assistance in order to be eligible, but people do not receive food stamps automatically — they must apply and be found eligible. Food Stamp benefits are given free of charge to households that meet program guidelines for income and resources. A household can be one person or a group of people who purchase and prepare meals together.

**Head Start.** Since 1965, *Head Start* has provided quality, comprehensive services - in education, nutrition, family support, and parent involvement - to prepare low-income children and their families for school and give them a "head start" in breaking the cycle of poverty.

The purpose of Head Start is to provide high quality early childhood programs to assist children in reaching their full potential and increase the likelihood of their later success in school. *Head Start* programs are required to serve children in inclusive classrooms that represent the range of abilities and disabilities of the children and the social, linguistic, and economic diversity of the families. Nebraska uses *Head Start*, *TANF*, *Medicaid*, and *Food Stamps* to serve needy families, and give children the resources they need to live healthy and productive lives. **TANF.**

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<sup>1</sup> Information provided by Ms. Jean Chicoine, Nebraska Health and Human Services, July 2004.

Nebraska's State Plan for the Temporary Assistance for Needy Families (TANF) Program is structured to assist individuals in becoming self-sufficient. *Building Nebraska Families* is an educational program for *Employment First* participants as they transition from welfare to work. *Employment First* is Nebraska's welfare reform program that aims to help families and individuals achieve economic self-sufficiency through job training, education, and employment preparations. The program helps people through the transition from welfare to the work force. Transitional assistance is offered once an individual becomes employed and has received cash assistance for at least three out of the last six months. Assistance is offered with continued *Medicaid coverage* and *child care subsidy payments*. Other programs, such as *food stamps*, are available to assist individuals and families living in poverty.

### **Programs and Committees that Address Housing Needs of Low-Income Residents**

**Community Service Block Grants.** The Community Service Block Grant funds nine community action agencies in Nebraska. The collective mission of these nine agencies is to alleviate the causes of poverty. Through the collaboration of Community Action Agencies, the State and other agencies, low-income families receive the services they need to become more self-sufficient. The State of Nebraska does not mandate what services or activities are provided by Community Action Agencies but empowers local agencies to select activities based on their assessments of community needs, analysis of their community's service delivery system, agreements with partners, and other local factors.

Nebraska's CAAs offer a wide range of anti-poverty programs. A strong focus is placed on total family development through case management in which several programs and services within the agency may be utilized, depending on the needs of the family or individual. Some of the programs include: Temporary Employment, Green Thumb (senior employment), Summer Youth Employment, Job Counseling, Back to School Job Fairs, Career Fairs, Nebraska Vocational Rehab, On-the-Job Training Programs, Alternative Education Programs, General Education Diploma (GED), Pre-school Education Programs, Tutoring Services, Head Start, Minority Education, Home-based Head Start, Fatherhood programs, Education Fairs, Migrant Head Start, Child Development Associate (CDA) Scholarship Programs, Tax Preparation Counseling, Consumer Education, Budget Counseling, Child Car Seat Loans, Consumer Buying Tips, Financial Planning, Thrift Shops, Weatherization Assistance, Food and Clothing Pantries, Landlord Tenant Mediation, Rental Housing, Home Ownership, HUD Certified Counselors, Security Deposits, Housing Rehabilitation, Rent and Utility Payments, HUD Lease Program, Disaster/Flood Relief, Home Repair and Maintenance, Domestic Violence Assistance, Homeless Assistance, Eviction Assistance, Transportation, Utility Crisis Intervention, Family Mediation, Individualized Case Management, Drug and Alcohol Counseling, Youth Mothers Project, Prenatal Care, Child Care, JOBS Program, AIDS Prevention/Information, and assistance referral.

**Energy Assistance.** The Nebraska Low-income Energy Assistance Program (LIHEAP) is available to help those with limited incomes offset the cost of heating and cooling their homes. The program will partially pay for the cost of electricity, fuel oil, gas, coal, wood, kerosene, propane, or other fuel sources. Eligibility is determined by checking households' resources and income.

**Nebraska Commission on Housing and Homelessness.** The Nebraska Interagency Council on the Homeless was established on September 21, 1994 with Executive Order 94-6 by Governor Ben Nelson. In May 1998, Executive Order 98-4 consolidated the Nebraska Interagency Council on the Homeless, the Nebraska Affordable Housing Commission, and the Affordable Housing Trust Fund Advisory Committee in order to provide for efficiencies in the manner in which these issues were addressed in Nebraska. The combined commission is called the Nebraska Commission on Housing and Homelessness (NCHH) and is comprised of 21 members appointed by the Governor as well as at-large non-voting members representing interests of each prior commission, council, or committee.

The Council is vested with the charges to: focus attention on and increase awareness of the needs of homeless families and people in Nebraska; encourage the continuity, coordination and cooperation at the state level among state agencies and service providers that deliver services to people who are homeless; coordinate the development of a statewide comprehensive plan that establishes a method of periodically counting the number and types of homeless and near-homeless people, the causes of homelessness, and provide an inventory of agencies and providers of services, as well as establish common terms and definitions for the purposes of data-gathering and program descriptions; serve as an advisory body to the Governor on issues of homelessness.

Issues include: identifying and monitoring the implementation of models of community-based affordable housing production and homeless/near-homeless programs; identifying and monitoring the implementation of progressive housing and homelessness/near-homelessness policies, plans and courses of action; identifying and monitoring the implementation continuum of care-based models that provide supportive services for people who are homeless or at risk of becoming homeless; monitoring implementation of those recommendations.

**Continuum of Care Committee.** On September 1, 2001, The Nebraska Department of Health and Human Services (HHSS) assumed the responsibility of the Nebraska Homeless Assistance Program (NHAP). In November of 2002, an advisory committee was established for the program, as required by state statute. The committee operates as a sub-committee of the Nebraska Commission on Housing and Homelessness. This advisory committee consists of NCHH members and at-large members that represent the various populations of people who are homeless and near-homeless.

**Competitive Federal Housing Funds.** Members of the seven regional state Continuums of Care have applied for and received competitive funding from HUD through the Supportive Housing Project for people who are homeless. State and federal technical assistance has been provided to continuums to assist in securing additional competitive funds for the regions.

**Transitional Housing Services.** The goal of transitional housing providers is to help people (who are homeless or at risk of becoming homeless) obtain permanent housing. Nebraska's transitional housing providers combine housing with intensive services that allow homeless individuals to not only find permanent housing, but achieve long-term self-sufficiency as well.

The State of Nebraska has transitional housing for homeless individuals at the following locations: Migrant Housing & Valle Verde (Scottsbluff), Migrant Housing Estrella De Norte (Box Butte County), Transitional Living for Pregnant and Parenting Youth (Scottsbluff), Crisis Center (Grand Island), Salvation Army (Grand Island), Community Humanitarian Resource Center (Grand Island), Freedom House (Kearny), Lincoln House Community Services (North Platte), RAFT (Kearny), Blue Valley Community Action (Beatrice), The Bridge (Hastings), Catholic Social Services (Hastings), Norfolk Rescue Mission (Norfolk), Catholic Social Services (Lincoln), Lincoln Action Program (Lincoln), Friendship Home (Lincoln), CenterPointe (Lincoln), Houses of Hope (Lincoln), Cedars (Lincoln), Community Mental Health (Lincoln), United Methodist Ministries (Lincoln), St. Monica's (Lincoln), Fresh Start (Lincoln), People's City Mission (Lincoln), Action House (Lincoln), House For New Life (Lincoln), HEATHER (Lincoln), Catholic Charities (Omaha), New Creation Inc. (Omaha), Help the Homeless Inc., Salvation Army (Omaha), Sienna Francis House (Omaha), and Stephen Center (Omaha).

**Nebraska Homeless Assistance Program.** The Nebraska Homeless Assistance Program is a grant program that is comprised of the Nebraska Homeless Assistance Trust Fund (HSATF) and the Department of Housing and Urban Development (HUD) Emergency Shelter Grant (ESG.)

The Homeless Shelter Assistance Trust Fund is state funding that is based on a twenty-five cent set-aside on each \$1,000.00 of the value of real estate sold in Nebraska and collected via the documentary tax stamp on real estate sales. Each ESG dollar is matched by HSATF funds at an approximate level of \$2.55.

The Department of Health and Human Services funds all areas of the State with the Homeless Shelter Assistance Trust Fund dollars. Allocations are determined based on a formula. The formula is determined using a minimum funding amount for all regions, population base, poverty data, and a pro-rata percent. The formula and funding process emphasize equitable distribution as well as quality projects and programs. Recommendations from review teams inform all funding decisions.

**Nebraska Investment Finance Authority (NIFA).** NIFA's mission is to serve the people of Nebraska. Within its statutory authority, *NIFA* is charged with providing a broad range of financial resources for agricultural, residential, manufacturing, medical and community development endeavors and providing technical assistance for activities related to these areas. NIFA's efforts are to be accomplished while preserving and growing the asset base used to provide these resources.

NIFA's programs provide low-interest rate financing for manufacturing facilities, certain farm property, health care facilities, residential rental properties, housing rehabilitation, homeownership, and wastewater treatment and safe drinking water facilities. Recently, NIFA was given legislative authority to provide financing for public safety communications projects. NIFA also administers the federal Low-income Housing Tax Credit program for residential rental property development.

**Low-income Housing Tax Credits.** The Nebraska Investment Finance Authority (NIFA) is designated as Nebraska's housing credit allocation agency. NIFA's mission includes providing a



broad range of financial resources for the development of affordable housing. NIFA also provides technical assistance for such activities. Because NIFA is self-funding, no Nebraska tax dollars are used to accomplish this mission.

To date, it has been the most successful rental housing production program in Nebraska, creating thousands of residences with very affordable rents. The Low-Income Housing Tax Credit, rather than a direct subsidy, encourages investment of private capital in the development of rental housing by providing a credit to offset an investor's federal income tax liability. The amount of credit a developer or investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents.

**Nebraska Family Housing Advisory Services.** Family Housing Advisory Services, Inc. was chartered as a non-profit corporation by the State of Nebraska in 1968 as the Urban League Housing Foundation, Inc. FHAS was founded to improve opportunities for low-income families to purchase homes in Omaha. During 1971, the Articles of Incorporation were amended to permit the purchase and rehabilitation of housing, and resale or rental, as appropriate. The Articles also permitted FHAS to provide continued social services to assist low-income purchasers to achieve and sustain homeownership, and to enter into other activities which assist in stabilizing neighborhoods where rehabilitated housing is located.

**Lead-based Paint Hazards Program.** Nebraska is well aware that children under the age of six are highly susceptible to the hazards associated with the absorption of lead-contaminated soil, dust, and paint. Various policies and programs are in place to address the issues associated with lead-based paint. The State of Nebraska has a list of certified risk assessors, and licensed specialists that are qualified to treat and contain lead-based paint hazards. Nebraska works closely with the Douglas County Health Department, Lincoln-Lancaster Health Department, EPA, and HUD to ensure that the public at large is well aware of the dangers associated lead-based paint.

### **Obstacles to Meeting Needs**

Nebraska faces a number of obstacles in meeting the needs outlined in the 2005-2009 Consolidated Plan:

- Housing needs for people who are homeless and near-homeless are difficult to measure and quantify. Because people move in and out of homelessness, absolute numbers of people who are homeless and near-homeless are estimates at best. Nebraska makes a concerted effort to coordinate data in order to construct the most reliable reflection of needs. Adoption of the Service Point Homeless Management Information system by Continuum of Care members will greatly enhance statewide data. However, full implementation of the system will span the life of this consolidated plan.
- Limitations on financial resources and human resource capacities serve as an obstacle to delivering services to people who are living in poverty.



## Nebraska's Action Plan for Increasing Access to Mainstream Services for People Experiencing Chronic Homelessness

**GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.**

| Strategy(-ies)   | Action(s)  | Manager <sup>1</sup>  | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks  | Completion Date (Estimated) |
|--|--|---|--|---|---|-----------------------------|
| <b>Strategy 1.1</b><br>Create a sustainable structure to monitor and ensure implementation of the action plan. | <b>Action 1.1.1</b><br>Establish an Ad Hoc Committee of the NCHH to serve as the planning structure that will develop the plan to End Chronic Homelessness in NE.                                | Nebraska Commission on Housing and Homelessness (NCHH)- Chair-Rick Kiolbasa                                   | NCHH CoC Committee Co-Chairs   | Structure within which the planning committee is able to conduct planning.                                  | Vote to establish the committee   | 11/20/2003                  |
|  | <b>Action Step 1.1.2</b><br>Engage the 7 regional CoCs (and multiple local groups) in the development, implementation, and ongoing evaluation of the Statewide Plan to End Chronic Homelessness. | HHS-Office of Economic & Family Support-Betty Medinger, Admin. and Jean Chicoine, Homeless Program Specialist | Regional CoC conveners & CoC members.                                    | Establishment of a broad-based stakeholder group helps ensure collaboration on ending chronic homelessness. | Development of the plan and ongoing evaluation of the progress made on the plan at Regional & State CoC meetings. | 01/31/04 and ongoing        |
| <b>Strategy 1.2</b><br>Create a sustainable financial structure to support activities of the planning group.   | <b>Action 1.2.1</b><br>Lead agencies meet to create interim financial plan for planning group.   | NCHH Ad Hoc Committee Chair & HHS-Betty Medinger  | DED & HHS program managers (DOL, Vets, & other departments or agencies ) | 1-year financing is provided.   | 1-year budget is created.   | 03/2004                     |
|  | <b>Action 1.2.2</b><br>Ad Hoc committee and partners identify & make recommendations on long-term financial sustainability strategies.   | NCHH Ad Hoc Committee Chair and/or HHS-Betty Medinger   | Ad Hoc committee members & program managers.                             | Annual budget is developed & reviewed by commission members.  | On-going financial support is in place.   | 01/30/2004                  |
|  | <b>Action 1.2.3</b><br>Identify & gain commitments from additional organizations/partners to invest in implementation of the plan  | NCHH Ad Hoc Committee Chair and/or HHS Betty Medinger   | DED, HHS and Ad Hoc Committee  | Full implementation of action steps as outlined in each goal.   | Organizational structure and responsibilities are defined and implemented.  | 1/30/2004 thru 2009         |
| <b>Strategy 1.3</b><br><b>Strengthen the existing Continuum of Cares' organizational structures.</b>           | <b>Action 1.3.1</b><br>Provide support and T.A. to local and regional CoCs.  | HUD (federal) and HHSS (NHAP)-Betty Medinger & Jean Chicoine  | HUD T.A. Consultant, NHAP Program Specialist & all CoC Chairs            | Strategic planning process put in place.  | Strategic plans updated annually by all regions.  | 05/31/2004 and ongoing      |

| <b>GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.</b> |   |                                     |                                 |   |  |  |
|--|---|-------------------------------------|---------------------------------|---|--|--|
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>                | Implementer <sup>2</sup>        | Expected Outcomes   | Benchmarks   | Completion Date (Estimated)                                    |
| <b>Strategy 1.3 (Continued)</b><br>Strengthen the existing Continuum of Cares' organizational structures.  | <b>Action 1.3.2</b><br>Develop a monitoring & evaluation process that strengthens and continues to maximize input from the CoCs and direct service providers.   | HHSS Administrator - Betty Medinger | NHAP Specialist – Jean Chicoine | <ul style="list-style-type: none"> <li>Continued development of the 7 CoCs.</li> <li>Increased participation.</li> <li>Improved coordination of services to consumers.</li> </ul> | Number of providers attending CoC meetings and participating in HMIS continues to increase.  | Present and ongoing  |
|  | <b>Action 1.3.3</b><br>Invite CoC groups to a briefing on opportunities to better utilize the available resources from HUD (14 programs including SHP &/or Shelter Plus Care funds).  | Ad Hoc Committee Chair              | NCHH CoC Committee Co-Chairs    | State fully utilizes funding opportunities.   | Submitting of SHP &/or Shelter Plus Care applications.   | 07/15/2004 or due date as designated by HUD for the Super NOFA |
| <b>Strategy 1.4</b><br>Develop a system that ensures ongoing identification and access of funding opportunities to attract additional resources for plan implementation strategies.  | <b>Action 1.4.1 (see Action 3.5.5)</b><br>Research funding sources and in-kind support for a FTE position that would track funding opportunities, facilitate coordination, and submit grants to alleviate conditions of homelessness. | Ad Hoc Committee Chair              | NCHH CoC Committee Co-chairs    | Additional grants opportunities are garnered for the State of Nebraska  | <ul style="list-style-type: none"> <li>A job description is developed.</li> <li>FTE is hired.</li> <li>Funding sources are located and grants written, submitted, and funded.</li> </ul> | 01/2005  |
|  | <b>Action 1.4.2</b><br>Hire a FTE for inter-agency grant identification and resource garnering.   | DED & HHS Program Administrators    | Program specialists             | An increasing amount of grants will be awarded to address chronic homelessness.   | Guidelines for submission of proposals will be established.  | 01/2005 & ongoing  |

| <b>GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.</b> |   |  |  |  |  |                             |
|--|---|--|--|--|--|-----------------------------|
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>   | Implementer <sup>2</sup>               | Expected Outcomes  | Benchmarks   | Completion Date (Estimated) |
| <b>Strategy 1.5</b><br>Assess impact of behavioral health reform and other relevant legislation and provide input to policymakers on potential strategies to achieve successful outcomes and mitigate undesirable outcomes (e.g. increased homelessness, less effective service delivery).     | <b>Action 1.5.1</b><br>Use available data (e.g. Dennis Culhane's research & NE statistics and reports) to provide high impact information to policy and decision-makers during legislative and reorganizational phases of behavioral health reform. | Ad-Hoc Committee Chair & NCHH Executive Committee with support of all Commission Members and Betty Medinger-and Jim Harvey with HHS. | Program staff & Ad-hoc Committee       | Policymakers and decision-makers have adequate and appropriate data to make key decisions. | Data is provided to appropriate legislators & NCHH submits annual report & recommendations to the Governor's Office. | 02/2004 & ongoing           |
|  | <b>Action 1.5.2</b><br><b>Develop a concentrated strategy to reach all relevant policy and decision-makers. (e.g. presentations, meetings, printed materials, citizen meetings &amp; consumer input.)</b>   | Ad Hoc Committee Chair   | NCHH Education and Awareness Committee | A comprehensive package of relevant information is available for distribution.             | Draft materials are available for the Ad Hoc Committee to review.  | 02/2004 and ongoing         |
| <b>Strategy 1.6.1</b><br><b>Embed cultural competency in the Ad Hoc committee and overall planing process.</b>   | <b>Action 1.6.1</b><br><b>Conduct ongoing education at each Ad Hoc committee meeting.</b>   | Ad Hoc Committee Chair   | Chairs and team members of each goal.  | Increased access to services by all populations.   | Education sessions are held.   | 10/07/04 and ongoing        |
|  | <b>Action 1.6.2</b><br>Cultural competency is infused in the work of addressing each goal area of the plan.   | Chair(s) of each goal  | Chairs and team members of each goal.  | Service delivery is improved to underserved populations.                                   | Education sessions are held.   | 10/07/04 and ongoing        |
| <b>Progress to Date</b>  | <b>Barriers and/or Situational Changes</b>  | <b>Immediate Next Steps<br/>(including potential technical assistance needs)</b>   |  |  |  |                             |
|  |   |  |  |  |  |                             |

| <b>GOAL TWO: Create Additional Appropriate and Supportive Housing Choices</b>   |  |  |  |   |   |                             |
|---|--|--|--|---|---|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup>   | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks  | Completion Date (Estimated) |
| <b>Strategy 2.1</b><br>Establish a Supportive Housing Committee/Task Force  | <b>Action 2.1.1</b><br>Identify missing partners from the planning team ensuring consumers are included in the planning process.   | DED-Special Needs, Pat Compton & Nancy Bentley Housing Authority | Task Force Members   | Establishment of a Housing Task Force with statewide representation & consumer inclusion. | Commitment from members to participate on the Housing Task Force. | 01/2004 and ongoing         |
|   | <b>Action 2.1.2</b><br>Involve the missing partners (i.e., local law enforcement, landlords, people who are homeless or near homeless) in the planning process.  | DED, Pat Compton & Nancy Bentley                                 | Task Force Members   | Establishment of a Housing Task Force with statewide representation & consumer inclusion. | Commitment from members to participate on the Housing Task Force. | 01/2004 and ongoing         |
| <b>Strategy 2.2 (see Strategy 4.2)</b><br>Determine/assess the need for affordable and appropriate housing for identified sub populations ensuring cultural competency in the process and housing arrangements. | <b>Action 2.2.1</b><br>Utilize existing housing studies and CoC Exhibit 1s (i.e., the Hanna-Keelan Study that identifies 3,926 units needs for individuals with mental health issues) to determine housing needs for:<br><ul style="list-style-type: none"> <li>- Hispanic/migrant (NAF)</li> <li>- African Americans (Eliga Ali)</li> <li>- Somali</li> <li>- Vietnamese</li> <li>- Other immigrant groups</li> <li>- Middle Eastern</li> <li>- Literacy competence</li> <li>- Religious competence</li> <li>- Youth</li> <li>- Domestic Violence (Sarah)</li> <li>- Veteran (Joe H., Vernon, Eliga Ali)</li> <li>- Native Americans (all 4 tribes)</li> <li>- Other identified groups (i.e., those in 3 regional centers-</li> </ul> | Task Force Chair   | Jim Harvey, Jean Chicoine, Seth Hyberger & others as identified. | Housing Report(s) distributed   | Housing Report to distribute                                      | 07/31/2004                  |

|  | <ul style="list-style-type: none"> <li>Mental Health) <ul style="list-style-type: none"> <li>- Serious mental issues</li> <li>- Substance abuse &amp; co-occurring</li> <li>- HIV/AIDS</li> <li>- Felons</li> <li>- MR/DD</li> <li>- Youth (19-22)</li> <li>- Adults (22-64)</li> <li>- Aging (65+)</li> </ul> </li> </ul>   |                      |                          |  |  |  |
|--|--|----------------------|--------------------------|--|--|--|
| <b>GOAL TWO: Create Additional Appropriate and Supportive Housing Choices</b>  |  |                      |                          |  |  |  |
| Strategy(-ies)   | Action(s)  | Manager <sup>1</sup> | Implementer <sup>2</sup> | Expected Outcomes  | Benchmarks   | Completion Date (Estimated)  |
| Strategy 2.2 – Continued (see Strategy 4.2)<br>Determine/assess the need for affordable and appropriate housing for identified sub populations ensuring cultural competency in the process and housing arrangements. | Action 2.2.2<br>Value cultural competence in housing by reviewing DED's study of impediments to fair housing, assessing the results and implementing the necessary changes.  | DED                  | NE housing providers     | Full access to housing with reduced or no discriminatory practices.                            | Review of follow up report on impediments to fair housing with rigorous monitoring of discriminatory incidences. | Necessary changes identified and implemented by October 2005; assessment of fair housing practices is ongoing. |
| Strategy 2.3<br>Assess the distribution and utilization of housing vouchers across the state.  | Action 2.3.1<br>Review Nebraska's Housing Rental Assistance Program and issues relating to:<br>Unused vouchers in some jurisdictions;<br>Short term assistance (flex funding used to pay deposits and other one-time costs needed to secure housing);<br>Long term assistance (consumer pays 30% of income for rent and utilities; rental assistance pays the balance on a long term basis. Program is structured like HUD Section 8). | Task Force Chair     | Stan Quy, Nancy Bentley  | Full usage of vouchers based on need across the state.   | Assessment of the distribution and utilization of housing vouchers across the state.                             | 02/2004  |
|  | <b>Action 2.3.3</b><br>Continue to strategize with Public Housing Authorities across NE on maximizing utilization of voucher budgets, Section 8.   | HUD – Stan Quy       | Housing Authorities      | Maximum number of individuals and families are able to utilize the state's Section 8 vouchers. | Full utilization of Section 8 vouchers across the state.   | Review of usage by 06/15/2005 and at 6-month intervals until full utilization is realized.                     |

| <b>GOAL TWO: Create Additional Appropriate and Supportive Housing Choices</b>   |   |  |  |   |  |                             |
|---|---|--|--|---|--|-----------------------------|
| Strategy(-ies)  | Action(s)   | Manager <sup>1</sup>                           | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks   | Completion Date (Estimated) |
| Strategy 2.4<br>Research various housing models   | Action 2.4.1<br>Research Housing First model  | Task Force Chair                               | NCHH CoC Committee Co-Chairs   | State fully utilizes funding & housing options and opportunities. | Implement the Housing First model if appropriate.  | 07/15/2004                  |
|   | Action 2.4.2<br>Research Shelter Plus Care (See Action 1.3.3)   | NCHH Ad Hoc Committee Chair & Task Force Chair | NCHH CoC Committee Co-Chairs   | State fully utilizes funding & housing options and opportunities. | Implement the Housing First model if appropriate.  | 07/15/2004 and ongoing      |
| Strategy 2.5<br>Identify funding sources relating to various housing options, including funding for support service (for supportive housing). | Action 2.5.1<br>Explore Supportive Services Funding (This will include 14 HUD programs of which the SHP and Shelter + Care programs are two.) | Task Force Chair                               | Harvey addresses mental health support services<br>Compton addresses special needs<br>Hughes to review requirements for SHP for HIV/AIDS<br>Note: This is in regards to the chronic homeless population. | Additional supportive services funding is brought into the state. | List of supportive services funding and resources. | 01/31/2004                  |



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|  | <p>Action 2.5.2<br/>Explore housing funding such as HOME Funds, Shelter Plus Care, PHA Vouchers, Trust Fund, USDA, Federal Home Loan Bank, NIFA.<br/>NIFA (tax credit set-aside for homeless).<br/>(This will include 14 HUD programs of which the SHP and Shelter + Care programs are two.)</p> | Task Force Chair | <p>Harvey addresses mental health support services<br/>Compton addresses special needs<br/>Hughes to review requirements for SHP for HIV/AIDS<br/>Note: This is in regards to the chronic homeless population.</p> | <p>\$2 million dollars designated for long term rental assistance for those who are chronically homeless, including adults with Serious Mental Illness or those served by Regional Centers.</p> | List of housing funding sources & appropriate supportive services. | 01/31/2004 |
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| <b>GOAL TWO: Create Additional Appropriate and Supportive Housing Choices</b>                       |  |                      |  |  |   |   |
|---|--|----------------------|--|--|---|---|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup> | Implementer <sup>2</sup>   | Expected Outcomes  | Benchmarks  | Completion Date (Estimated)   |
| Strategy 2.6<br>Engage Agencies to prioritize Chronic Homelessness                                  | Action 2.6.1<br>Prioritize homeless in Annual Action Plan, Consolidated Plan, etc.<br>DED (State Comp Plan)<br>Omaha<br>Lincoln  | Task Force Chair     | DED-(State Comp plan)-<br>Compton<br><br>Stan Quy will start process with:<br>Omaha – Dave Thomas<br>Lincoln – Brad Schmeichel           | “x” number of agencies supporting housing for chronic homeless   | Successful contacts and involvement of additional agencies.   | 12/3 1/2004<br><br>For Lincoln and Omaha, Stan Quy will address first step by Jan 31, 2004.       |
|   | Action 2.6.2<br>HUD/PHA (make a preference in Agency plan to prioritize chronic homelessness – partner to fully utilize Housing Choice Vouchers, i.e., Project-based, expand jurisdictions, merging to create consortium of PHA’s.)  | Task Force Chair     | DED (State Comp plan) Pat Compton<br><br>Stan Quy will start process by approaching:<br>Omaha – Dave Thomas<br>Lincoln – Brad Schmeichel | “x” number of agencies supporting housing for chronic homeless   | Successful contacts and involvement of additional agencies.   | 12/ 01/2004<br><br>For Lincoln and Omaha, Stan Quy will address first step by Jan 31, 2004.       |
| Strategy 2.7<br>Explore development of housing options as part of the Behavioral Health Reform Plan | Action 2.7.1<br>Explore the possibility of having the HHS Office of Mental Health, Substance Abuse and Addiction Services contract with Regional Governing Boards (RGB) to develop low cost housing options<br>Housing Coordinator at each RGB is to match up rental assistance vouchers, mental health services with available suitable housing for eligible individuals.<br>Start with Hanna-Keelan MH Housing Study Project #2. | Task Force Chair     | Jim Harvey   | \$2 million dollars are designated for long-term rental assistance for Adults with Serious Mental Illness or those served by Regional Centers. | Structure in place for RGBs to develop local housing options for people with mental illness in connection with the NE Behavioral Health Reform proposals. | Explore the possibility by January 31, 2004.<br><br>H-K project #2 completed by February 1, 2004. |

| <b>GOAL TWO: Create Additional Appropriate and Supportive Housing Choices</b>  |   |   |  |   |   |                                    |
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| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>  | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks  | Completion Date (Estimated)        |
| Strategy 2.7-continued<br>Explore development of housing options as part of the Behavioral Health Reform Plan          | Action 2.7.2<br>Establish one (1) new CRANE project in each Behavioral Health/CoC Region (7 ea.).   | Each Region   | Housing funders and developers.  | Additional housing for special needs populations.   | New housing units will be established.  | 12/31/2005                         |
| Strategy 2.8<br>Develop and maintain the capacity to track inventory of local resources for affordable rental housing. | Action 2.8.1<br>Assess status of regions and capacity for on-line housing inventory listing(s).   | Task Force Chair  | NCHH CoC Committee Co-Chairs   | Access to information on housing availability.  | Establishment of on-line housing inventories for each region.   | 07/20/2008                         |
| Strategy 2.9<br>Explore Best Practices   | Action 2.9.1<br>Collect Best Practices for established goals.   | Task Force Chair  | Stan Quy & others as identified.   | Implementation of Best Practices applicable to NE.  | A review of Best Practices for established goals.   | 01/31/2005                         |
|  | Action 2.9.2<br>- Engage in education program<br>Develop and distribute educational information on homelessness to the general public.<br>Use a Regional Housing Forum Strategy to relay best practices and match housing, consumer, and services at the regional and local delivery levels | NCHH Education & Awareness Committee<br><br>Housing First Group | NCHH Education & Awareness Committee<br><br>DED, HHS, Behavioral Health, PHAs & CoCs | * Public awareness of issues and best practices relating to chronic homelessness.<br>* Additional housing opportunities for chronic homeless. | *Development of a public education module about chronic homelessness.<br>*Housing forums are held and housing proposals are submitted and funded. | 08/2004 and ongoing<br><br>ongoing |
|  | Action 2.9.3<br>State report on Homelessness in NE.<br>Answer questions like:<br>Who is in the homeless population?<br>How many working?<br>Where come from?  | Task Force Chair  | Seth Hyberger  | Increased awareness about chronic homeless individuals.   | Report ready for public distribution.   | 07/30/2004                         |

| Progress to Date   | Barriers and/or Situational Changes   | Immediate Next Steps<br>(including potential technical assistance needs)         |                               |   |  |                                |
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| GOAL THREE: Increase Access to Mainstream Services & Resources   |   |  |                               |   |  |                                |
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>   | Implementer <sup>2</sup>      | Expected Outcomes   | Benchmarks                                       | Completion Date<br>(Estimated) |
| Strategy 3.1<br>Establish mainstream services Task Force   | Action 3.1.1<br>Establishment of a Task Force with consumer inclusion.  | HHS-Medicaid Admin., George Kahlandt & Ardi Hoins-Service Provider, Comm. Action | HHS & Regional CoC leads      | Establishment of Task Force*<br>*See attachment for member listing. | Commitment of stakeholders to participate.       | 3/31/2004                      |
|  | Action 3.1.2<br>Identify & enlist key stakeholders (i.e, DOL, HHS, VA, Social Security).  | Chairs of Mainstream Services Task Force   | Agency representatives        | Diverse interests represented on task force.                        | Active participation by key stakeholders         | 3/31/2004                      |
|  | Action 3.1.3<br>Review mainstream services of agencies and current status.  | Chairs of Mainstream Services Task Force   | Mainstream Task Force members | Common understanding of services defined as mainstream              | Inventory of mainstream services usage.          | 5/13/2005                      |
| Strategy 3.2<br>Provide a directory of mainstream services with eligibility requirements and contact information (for use by service providers). | Action 3.2.1<br>Define mainstream services, including but not limited to SSI, TANF, Food Stamps.*<br>*See list of services defined as mainstream. | Task Force   | Jean Chicoine                 | Consolidated report of mainstream services.                         | Final listing of services defined as mainstream. | 5/13/2005                      |

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|  | Action 3.2.2<br>Identify other groups<br>working on statewide<br>directories. | George Kahlandt      | Jean Chicoine            | Statewide resource<br>directory provides<br>needed information to<br>service providers. | Consolidation of<br>resource directories<br>across the state. | 9/01/2004                      |
| <p>NOTES:</p> <p><u>Primary Services as defined by HUD:</u></p> <p>SSI<br/>TANF<br/>Employment</p> <p><u>Secondary Services as defined by Task Force:</u></p> <p>CDBG<br/>HOME<br/>Housing Choice Vouchers</p> <p>City/County Funded Programs (GA?)<br/>Private donors<br/>Foundations (to be identified by name &amp; region)</p> <p>Medicaid<br/>Food Stamps<br/>(No Financial Resources)<br/>SCHIP<br/>Workforce Investment Act<br/>Veterans Health Care</p> <p>Public Housing<br/>Mental Health Block Grant<br/>Substance Abuse Block Grant<br/>Social Services Block Grant<br/>Welfare-to-work<br/>State-Funded Programs (i.e., NHAP)</p> |   |                      |                          |   |   |                                |
| <b>GOAL THREE: Increase Access to Mainstream Services &amp; Resources</b>  |   |                      |                          |   |   |                                |
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup> | Implementer <sup>2</sup> | Expected Outcomes   | Benchmarks  | Completion Date<br>(Estimated) |

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| Strategy 3.2<br>Provide a directory of mainstream services with eligibility requirements and contact information (for use by service providers). | Action 3.2.3<br>Coordinate development of resource directory with others, including the 211 system. | George Kahlandt      | Mary Jo Iwan?,<br>Nancy Shank,<br>Policy Center? | Electronic resource directory of mainstream services is utilized by service providers. | A consolidated resource directory of mainstream services is on one data base. | <ul style="list-style-type: none"> <li>HHS &amp; Policy Center maintain a statewide electronic system developed in the 1980s.</li> <li>A consolidated system is being developed. Initial entries from three systems will be in completed Jan. 2005.</li> <li>Process will be ongoing until multiple data bases are included 2005-2006.</li> <li>Ongoing update as needed 2010.</li> </ul> |
|  | Action 3.2.4<br>Update manual resource directories as needed.                                       | Jean Chicoine        | Regional CoCs &<br>Seth Hyberger                 | Regional resource directory of mainstream services is utilized by service providers.   | A regional resource directory of mainstream services is available.            | CoCs update regional directories annually 7/27/2004.  |
| NOTES:   |   |                      |  |  |   |   |
| GOAL THREE: Increase Access to Mainstream Services & Resources   |   |                      |  |  |   |   |
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup> | Implementer <sup>2</sup>                         | Expected Outcomes  | Benchmarks  | Completion Date (Estimated)   |

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| Strategy 3.3<br>Identify barriers & gaps of services for identified sub populations ensuring cultural competency in the process and accessing mainstream services.  | Action 3.3.1<br>Compile list of barriers & gaps of services as identified in Exhibit Ones and other reports.  | Task Force Chairs  | Seth Hyberger to copy Exhibit Ones & send to Hoins & Rathke; Hoins & Rathke to attain other reports and review all to identify gaps in mainstream services. | Report on gaps of services and barriers in accessing services available to planning groups.                            | List of gaps in barriers to services by region.                        | 8/15/2004<br>11/30/2004         |
|   | Action 3.3.2<br>Prioritize gaps according to need for each regional CoC.  | Task Force Chairs  | Regional CoC conveners  | List of priorities by CoC regions  | List of gaps in barriers to services by region.                        | 11/30/2004 and ongoing          |
|   | Action 3.3.3<br>Develop innovative collaborative strategies to fill gaps.   | Task Force Chairs  | Task Force Members (to include Dept. of Corrections)  | A model program will be in place for access to SSI by people who are chronically homeless.                             | Identification of current model in place and any barriers to SSI.      | 08/2004 with ongoing monitoring |
| Strategy 3.4<br>Provide oversight of the development of “hands-on” systems by the CoC and/or statewide systems for accessing mainstream resources by identified sub populations ensuring cultural competency in the process and the accessing of mainstream services. | Action 3.4.1<br>Inform CoC of need to develop “hands-on” system that will assist participants in applying/enrolling in appropriate services and that follows-up to ensure the services are obtained and barriers are addressed. | Task Force Chairs  | Regional CoC conveners  | Reports from regional CoCs detailing their systems of application, enrollment and follow-up into appropriate services. | Communication with the CoC conveners and receipt of reports from CoCs. | 9/2005 and ongoing              |
|   | Action 3.4.2<br>Establish a statewide Spanish speaking hotline for Domestic Violence Programs   | Nebraska Domestic Violence Sexual Assault Coalition – Sarah O’Shea | Sarah O’Shea & Statewide Domestic Violence providers  | Increased access to services by Hispanic speaking individuals.   | Hotline system implemented.  | To be determined by DV.         |

| <b>GOAL THREE: Increase Access to Mainstream Services &amp; Resources</b>   |   |  |  |   |   |   |
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| Strategy(-ies)  | Action(s)   | Manager <sup>1</sup>                                 | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks  | Completion Date (Estimated)   |
| Strategy 3.5<br>Explore best practices/models to fill gaps in services  | Action 3.5.1<br>Identify and research best practices that are suitable for Nebraska's urban and rural areas.  | Task Force Chairs                                    | Seth Hyberger to research identified best practices; Hoins & Rathke to analyze and report. | Best practices/models available for planning groups.                            | Summary of process and plan to implement best practices. Report of research with identification of best practices for urban and rural models. | Best practices to Hoins & Rathke by 6/30/2005. Hoins & Rathke to analyze and report by 9/30/2005. |
| Strategy 3.6<br>Identify funding sources and opportunities for coordinating services to fill gaps for persons who are homeless. | Action 3.6.1<br>Identify underutilized resources in state programs.   | Stakeholders meeting                                 | Committee  | List of underutilized resources in state programs.                              | Initial meeting   | Spring 2005   |
|   | Action 3.6.3<br>Encourage collaboration and coordination of services through the Nebraska Homeless Assistance Program application process.                        | HHS – Betty Medinger & Jean Chicoine                 | Regional CoCs  | Increased collaboration based on NHAP funding process.                          | Grant applications reflect information revealed in Strategy 3.4   | 2/27/2004 and ongoing   |
|   | Action 3.6.3<br>Encourage collaboration and coordination of services through the Nebraska Homeless Assistance Program application process.                        | HHS – Betty Medinger & Jean Chicoine                 | Regional CoCs  | Increased collaboration based on NHAP funding process.                          | Grant applications reflect information revealed in Strategy 3.4   | 2/27/2004 and ongoing   |
|   | Action 3.6.4<br>Assess current uses of funding to determine if shifting of resources is possible to implement new and needed services.                            | Task Force Chair & HHSS, DED, VA, DOL administrators | HHSS, DED, VA, DOL administrators  | Efficient and focused use of funding.   | Monitoring on grantee program outcomes.   | 01/2004 and ongoing   |
|   | Action 3.6.5 (see Strategy 1.4)<br>Commit grant writer to research new funding alternatives (i.e. HUD, private foundation grants, federal and state grants, etc.) | DED and HHSS Program Administrators                  | Program Specialists  | An increasing amount of grants will be awarded to address chronic homelessness. | Guidelines for submission of proposals will be established. (See Action 1.4.2)  | 06/2004 and ongoing   |



| <b>GOAL THREE: Increase Access to Mainstream Services &amp; Resources</b>  |  |  |  |                                       |   |                             |
|--|--|--|--|---------------------------------------|---|-----------------------------|
| Strategy(-ies)   | Action(s)  | Manager <sup>1</sup>   | Implementer <sup>2</sup>                           | Expected Outcomes                     | Benchmarks  | Completion Date (Estimated) |
| Strategy 3.7<br>Increase training and employment opportunities for identified sub populations ensuring cultural competency in the process and in the accessing of mainstream services by those who will not be employed. | Action 3.7.1<br>Increase the Outreach to Homeless through the One-stop Career Centers, day centers, and street outreach. | Task Force Chair   | Task Force Members (to include DOL representative) | Increased placement or other options. | Training is increased at various contact points because of increased outreach.    | 09/2004 and ongoing         |
|  | Action 3.7.2<br>Inclusion of Homeless population in WIA state plan under re-authorization.                               | Task Force Chairs  | Task Force Members (to include DOL representative) | Increased placement or other options. | WIA State Plan includes the chronic homeless population.                          | 12/2004                     |
|  | Action 3.7.3<br>Ticket to Work – connect to Special Services, HHS, and Vocational Rehabilitation.                        | Task Force Chair   | Task Force Members (to include DOL representative) | Increased placement or other options. | Education re: the Ticket to Work Program and monitoring of program effectiveness. | 11/2004 and ongoing         |
| Progress to Date   | Barriers and/or Situational Changes  | Immediate Next Steps<br>(including potential technical assistance needs) |  |                                       |   |                             |
|  |  |  |  |                                       |   |                             |

<sup>1</sup> The Manager is the individual responsible for coordinating each action.

<sup>2</sup> The Implementer is the individual (or entity) responsible for carrying-out each action.

| <b>GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning</b>  |  |  |   |  |  |   |
|---|--|--|---|--|--|---|
| Strategy(-ies)  | Action(s)  | Manager  | Implementer   | Expected Outcomes  | Benchmarks   | Completion Date (Estimated)                 |
| Strategy 4.1<br>Establish a Discharge Policy Task Force   | Action 4.1.1<br>Identify missing partners making sure mental health, corrections, youth aging out of foster care, and consumers are represented.   | Jim McKenzie and Denver team                                 | Task Force Members  | Establishment of a Discharge Policy Planning Task Force.   | Commitment from members to participate on the Discharge Planning Task Force.   | 01/2004 and ongoing                         |
| Strategy 4.2 (See Strategy 2.2)<br>Research various housing models to use in discharge planning for identified sub populations ensuring cultural competency in the discharge process. | Action 4.2.1<br>Contact "Housing First" in New York City (Stan Terembsis) and others on successful housing models.   | Task Force Chair(s)  | NCHH CoC Committee Co-Chairs  | Extract viable components from models to develop a model that fits Nebr. & use "Housing First" approach in discharge planning if applicable. | Receipt of literature on success models  | 03/2004                                     |
|   | Action 4.2.2<br>Develop and implement a written policy and procedure to have case workers address discharge planning to include reliable housing prior to discharge from institutions (1. Corrections, 2. Mental Health, 3. Youth/Foster Care) and emergency shelters. | Larry Wayne & Jim McKenzie for DCS and Jim Harvey HHS        | Larry Wayne & Jim McKenzie for DCS and Jim Harvey HHS                   | All persons have stable and secure housing.  | <ul style="list-style-type: none"> <li>• Implementation of formal discharge planning with housing as a major component.</li> <li>• Reduction of &amp; ultimate elimination of discharges from institutions to homeless shelters or streets.</li> <li>• Reductions in clients returning to shelters.</li> </ul> | 10/2004                                     |
|   | Action 4.2.3<br>Identify and arrange for/refer to needed community support services to maintain housing.   | Larry Wayne-prisons<br>Jim McKenzie-parole<br>Jim Harvey-HHS | DCS= Case Management, Medical, SAP<br>HHS=Social Workers<br>CoC members | Consumers major issues that affect homelessness are met by community service providers.  | Implementation of comprehensive discharge planning   | Parole-in effect now.<br>DCS & HHS, 12/2004 |

| <b>GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning</b>  |  |  |  |  |  |  |
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| Strategy(-ies)  | Action(s)  | Manager  | Implementer  | Expected Outcomes  | Benchmarks   | Completion Date (Estimated)                |
|   | Action 4.2.4<br>Case management continues after discharge for necessary support for those under supervision.   | Jim McKenzie Parole<br>Jim Harvey HHS            | Parole Officers<br>HHS<br>Community Providers                        | Case management services are continued after release to community.                       | Coordinated case management services occurring in the community. | Parole in effect now<br>DCS & HHS, 12/2004 |
|   | Action 4.2.5<br>Access informal supports (family/friends, support groups, wrap around programs) prior to and after discharge.  | Larry Wayne DCS<br>Jim Harvey HHS                | Re-Entry Officers<br>DCS,<br>HHS, and<br>Community Service Providers | A support team is formed before discharge, continues <u>into community</u> .             | Formation of support teams prior to discharge and ongoing.       | 12/2004 DCS, Parole & HHS                  |
|   | Action 4.2.6<br>Obtain booking records of jails/police agencies to count those who are homeless at time of arrest. Use this data to request Byrne Grant funds.   | Mike Overton -Crime Commission<br>Steve King DCS | Mike Overton - Crime Commission<br>Steve King DCS                    | Data used to justify Byrne Grant funds to reduce recidivism among homeless ex-offenders. | Application for Byrne Grant funds.                               | 12/2004                                    |
| Strategy 4.3<br>Explore and address Public Housing Authority eligibility and barriers for the identified sub populations ensuring cultural competency in the discharge process.<br>(see similar Strategy 2.2) | Action 4.3.1<br>PHA to explore flexibility in eligibility requirements for those under coordinated supervision; eligibility contingent upon discharge plan which includes supervision and other needed supports. | Stan Quay  | National Assoc. Housing and Redevelopment Officials (NAHRO)<br>NAHRO | Increased eligibility options and supports for homeless.                                 | Admission of mental patients, ex-offender to public housing.     | January, 2005                              |
|   | Action 4.3.2<br>Collaboration & networking between regional housing administrators.  | Stan Quay  | NAHRO  | Increased eligibility options for homeless   | Admission of mental patients, ex-offender to public housing.     | January, 2005                              |

|   |   |   |                            |                           |   |              |
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| Strategy 4.4 (See Strategy 3.6)<br>Create successful transition through labor and employment policy for identified sub populations ensuring cultural competency in the discharge, labor and employment process. | Action 4.4.1<br>Develop incentives for supportive employment programs (apprenticeship and temporary employment programs). | Vicki Leech & Vernon Muhammad - Dept of Labor | Dept of Labor<br>Voc Rehab | Creation of work programs | Consumers accepted and supported in work programs | January 2006 |
|---|---|---|----------------------------|---------------------------|---|--------------|

| <b>GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning</b>   |   |                                     |  |   |  |                             |
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| Strategy(-ies)   | Action(s)   | Manager                             | Implementer  | Expected Outcomes   | Benchmarks   | Completion Date (Estimated) |
|  | Action 4.4.2<br>Bonding homeless, ex-offenders, mental patients, etc. for employer's protection.  | ??                                  | Dept of Labor Insurance Board??                      | Bonding insurance for those at risk of being homeless.                              | Issuing of bonds or similar agreements   | January 2006                |
|  | Action 4.4.3<br>Work Opportunities Tax Credit.  | Theresa Reutzel<br>DOL/WOTC         | Dept of Labor  | Tax incentive for employers.  | Consumers at risk of homelessness employed under <u>WOTC program</u>                       | October 2004                |
|  | Action 4.4.4<br>Job Corp & job training program incentives for community colleges.  | Vernon Muhammad & Vicki Leech - DOL | Dept of Labor  | Job training programs   | Target populations accepted in job training programs                                       | January 2006                |
|  | Action 4.4.5<br>Identify and enhance existing programs & support services.  | Vernon Muhammad, Vicki Leech, DOL   | Dept of Labor  | Enhancement of existing programs and support services to keep the homeless employed | Increased services in the areas of programs and support services to keep homeless employed | January 2006                |
| Strategy 4.5<br>Include landlord/tenant mediation for eviction prevention in case management services for identified sub populations ensuring cultural competency. | Action 4.5.1<br>Develop agreements/incentives for landlords under PHAs to address potential issues leading to eviction.   | Stan Quy & Julie Hendricks - HUD    | Regional housing administrators                      | Mediation agreements  | Signed mediation agreements landlord to PHA's  | January 2005                |
|  | Action 4.5.2<br>Recruit pro bono legal services, i.e. HUD/PHA affiliated pro bono legal services, mediation centers, Legal Services of Nebraska, Apple Seed Foundation, UNL Law Center. | Stan Quy & Merry Wills, Cedars      | Legal entities willing to provide pro bono services, | Agreements with legal entities to do housing dispute mediation.                     | Signed agreements with legal entities agreeing to mediate housing disputes                 | January 2005                |

| GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning   |  |  |  |  |  |                             |
|---|--|--|--|--|--|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager  | Implementer  | Expected Outcomes  | Benchmarks   | Completion Date (Estimated) |
| Strategy 4.6<br>Address discharge planning for youth transitioning from foster care and Youth Rehabilitation Training Centers for identified sub populations ensuring cultural competency in the process. | Action 4.6.1<br>Get key players to commit to meet and strategize. Develop Peer support group to assist in tying clients into support services. | Mark Mitchell, HHS<br>Betty Medinger, HHS                                | NE Association of Homes and Services for Children, HHS, CoCs, Transitional & Independent Living Service Providers. | Discharge planning developed for all youth discharging from foster care, youth rehab centers, or other institutions. | All youth discharging with a written discharge plan that provides necessary support. | January 2005                |
| Progress to Date  | Barriers and/or Situational Changes  | Immediate Next Steps<br>(including potential technical assistance needs) |  |  |  |                             |
|   |  |  |  |  |  |                             |

| <b>GOAL FIVE: Ensure Culturally Competent Services.</b>   |  |  |  |   |   |                             |
|---|--|--|--|---|---|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup>   | Implementer <sup>2</sup>               | Expected Outcomes   | Benchmarks  | Completion Date (Estimated) |
| Strategy 5.1<br>Establish Cultural Competency Sub-group or Task Force within the NCHH Ad Hoc Committee to End Homelessness. | Action 5.1.1<br>Bring individuals or representatives of each sub population to the group. <ul style="list-style-type: none"> <li>- Hispanic/migrant (NAF &amp; Roger Ramirez)</li> <li>- African Americans (Eliga Ali)</li> <li>- Somali</li> <li>- Vietnamese</li> <li>- Other immigrant groups</li> <li>- Middle Eastern</li> <li>- Literacy competence</li> <li>- Religious competence</li> <li>- Youth</li> <li>- Domestic Violence (Sarah)</li> <li>- Veteran's Administration (Joe H., Vernon, Eliga Ali)</li> <li>- Native Americans (all 4 tribes)</li> <li>- Other identified groups (Mental Health)</li> <li>- Serious mental issues</li> <li>- Substance abuse &amp; co-occurring</li> <li>- HIV/AIDS</li> <li>- Felons</li> <li>- MR/DD</li> <li>- Youth (19-22)</li> <li>- Adults (22-64)</li> <li>- Aging (65+)</li> </ul> | Rodney Moore,<br>Admin.of Diversity,<br>Cultural Competency,<br>Equity-HHS & Eliga Ali<br>Service Provider | Task Force members & hired facilitator | Formation of Cultural Competency Committee in order to expand delivery of services for each sub-population. | Identification and commitment from committee members (policy and consumer). | 05/31/ 2004                 |
|   | Action 5.1.2<br>Establish Best Practices currently in use (as identified by Task Force Members, which includes consumers). Also research other Best Practices.   | Task Force members   | Task Force members                     | Coordination of information on each sub-population.   | Development of desk guides on cultural competency for sub-populations.      | 04/2004                     |

|  |  |                    |  |  |  |         |
|--|--|--------------------|--|--|--|---------|
| Strategy 5.2<br>Share existing good/best practices of education and awareness (CoC, PHA and others) (Internal) | Action 5.2.1<br>Identify individuals and groups with whom to share or educate about current knowledge. | Task Force members | Identified educators as per Strategy 5.1 | Increased awareness of best practices. | Creation of mail list of identified members. | 04/2004 |
|--|--|--------------------|--|--|--|---------|



| <b>GOAL FIVE: Ensure Culturally Competent Services.</b>  |   |  |  |  |   |                             |
|--|---|--|--|--|---|-----------------------------|
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>   | Implementer <sup>2</sup>                 | Expected Outcomes                      | Benchmarks  | Completion Date (Estimated) |
| Strategy 5.2<br>Share existing good/best practices of education and awareness (CoC, PHA and others) (Internal) | Action 5.2.2<br>Develop a plan to disseminate information to identified groups <ul style="list-style-type: none"> <li>- speaking opportunities</li> <li>- Power Point presentations</li> <li>- Brochures/Newsletters – electronic and mail</li> <li>- Conferences</li> <li>- Media</li> </ul> | Task Force members   | Identified educators as per Strategy 5.1 | Verify programs and presenters.        | Develop itinerary of activities.                      | 05/2004 and ongoing         |
|  | Action 5.2.3<br>Disseminate information on various cultural groups – broad distribution   | Task Force members   | Identified educators as per Strategy 5.1 | Contact identified individuals/groups. | Establishment of mail list. Feedback from presenters. | 09/2004 and ongoing         |
| Progress to Date   | Barriers and/or Situational Changes   | Immediate Next Steps<br>(including potential technical assistance needs) |  |  |   |                             |
|  |   |  |  |  |   |                             |

| <b>GOAL FIVE: Ensure Culturally Competent Services.</b>   |  |                      |  |  |   |                             |
|---|--|----------------------|--|--|---|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup> | Implementer <sup>2</sup>                 | Expected Outcomes  | Benchmarks  | Completion Date (Estimated) |
| <p>Strategy 5.3</p> <p>Enhance awareness and cultural competency by providing culturally based training on sub-population issues. Access to mainstream services is improved by identifying and implementing culturally based approaches and treatment modalities currently used in Nebraska and the nation.</p> <p>Hispanic/migrant (NAF)</p> <p>African Americans (Eliga Ali)</p> <p>Somali</p> <p>Vietnamese</p> <p>Other immigrant groups</p> <p>Middle Eastern</p> <p>Literacy competence</p> <p>Religious competence</p> <p>Youth</p> <p>Domestic Violence (Sarah)</p> <p>Veteran (Joe H., Vernon, Eliga Ali)</p> <p>Native Americans (all 4 tribes)</p> <p>Other identified groups (i.e., those in 3 regional centers- Mental Health)</p> <p>Serious mental issues</p> <p>Substance abuse &amp; co-occurring</p> <p>HIV/AIDS</p> <p>Felons</p> <p>MR/DD</p> <p>Youth (19-22)</p> <p>Adults (22-64)</p> <p>- Aging (65+)</p> | <p>Action 5.3.1</p> <p>Identify, assess and/or develop training on strategies of best practices for sub-populations that include:</p> <p>Culturally-based personal response interventions</p> <p>Causality/trauma</p> <p>Gender specific</p> | Task Force members   | Identified educators as per Strategy 5.1 | Identification, assessment and/or development of programs. | Calendar of best practices and schedule of existing training opportunities. | Sept. 2004 and ongoing      |

| <b>GOAL FIVE: Ensure Culturally Competent Services.</b>  |   |  |  |  |   |                             |
|--|---|--|--|--|---|-----------------------------|
| Strategy(-ies)   | Action(s)   | Manager <sup>1</sup>   | Implementer <sup>2</sup>                 | Expected Outcomes  | Benchmarks  | Completion Date (Estimated) |
| Strategy 5.3, Continued Enhance awareness and cultural competency by providing culturally based training on sub-population issues. Access to mainstream services is improved by identifying and implementing culturally based approaches and treatment modalities currently used in Nebraska and the nation. | Action 5.3.2<br>Develop awareness strategies for agencies to examine applications and intake processes (and forms).   | Task Force members   | Identified educators as per Strategy 5.1 | Intake forms that reflect cultural competency.   | Establish best practices to use in the intake process that ensures cultural competency. | 09/2004 and ongoing         |
|  | Action 5.3.3<br>Conduct training - broadly  | Task Force members   | Identified educators as per Strategy 5.1 | Increase the facilitation of awareness and responsiveness to cultural issues.  | Develop evaluation methodology and instrument to assess effectiveness of training.      | 09/2004 and ongoing         |
| Strategy 5.4<br>Increase understanding and knowledge of cultural and linguistic competence by conducting public education and awareness regarding stigma reduction around populations who are homeless (external)  | Action 5.4.1<br>Identify media contact sensitive to the issues.   | Task Force members (consumer involvement in drafting the messages) | Task Force members                       | Establish and list of media and contact information.   | Contacts made.  | 04/2004                     |
|  | Action 5.4.2<br>Develop media responses <ul style="list-style-type: none"> <li>• Facts/myths</li> <li>• Personal stories</li> <li>• Who are people who are chronically homeless</li> <li>• Mental health/health issues</li> <li>• Veterans</li> </ul> | Task Force members   | Task Force members                       | Increased public awareness of issues, facts, and myths through program developed by service providers to follow up on special human-interest stories and programs. | Distribution of educational material to media contacts (developed in 5.4.1 outcome).    | 09/2004 and ongoing         |
|  | Action 5.4.3<br>Proactively Respond to Media Stories  | Task Force members   | Task Force members                       | Public discourse on issues.  | Communication network in place to identify media stories.                               | 10/2004 and ongoing         |

| GOAL FIVE: Ensure Culturally Competent Services.  |  |  |                          |  |  |                             |
|---|--|--|--------------------------|--|--|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup>   | Implementer <sup>2</sup> | Expected Outcomes  | Benchmarks   | Completion Date (Estimated) |
| Strategy 5.5<br>Assist individuals and organizations in developing skill sets that apply knowledge of cultural and linguistic competence. | Action 5.5.1<br>Develop guidelines to address issues of cultural competency in various interactive situations (i.e., presentations, day-to-day interactions, programs) |  |                          |  |  |                             |
| Strategy 5.6<br>Evaluate and monitor effectiveness of culturally competent goals/strategies/action steps.                                 | Action 5.6.1<br>Develop evaluation plan to assess effectiveness of goals and strategies (educ., training and awareness) from consumer to policy level. (see Goal #6)   | Task Force members   | Task Force members       | Increased cultural competency and on-going feedback to Ad Hoc Committee. | Evaluation plan and assessment of implementation of goals. | 11/2004 and ongoing         |
| Progress to Date  | Barriers and/or Situational Changes  | Immediate Next Steps<br>(including potential technical assistance needs) |                          |  |  |                             |
|   |  |  |                          |  |  |                             |

Note: Culture is defined as an “integrated pattern of human behavior that includes thoughts, communications, languages, practices, beliefs, values, customs, courtesies, rituals, manners of interacting and roles, relationships and expected behaviors of a racial, ethnic, religious or social group; and the ability to transmit the above to succeeding generations.”

A principle value of Cultural Competency is that learning occurs in many ways and in many different settings. Each individual places value on and has preferences for how he or she receives, processes and uses information. Greater participation occurs when innovative approaches, which honor diverse opportunities for learning and information exchange, and the cultural heritage and traditions of various peoples are integrated into any form of communication (i.e., conferences, media, memos, brochures).

[Source: National Center for Cultural Competence]

<sup>1</sup> The Manager is the individual responsible for coordinating each action.

<sup>2</sup> The Implementer is the individual (or entity) responsible for carrying-out each action.

## GOAL SIX: Data Collection and Evaluation

| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup>   | Implementer <sup>2</sup>   | Expected Outcomes   | Benchmarks  | Completion Date (Estimated) |
|---|--|--|--|---|---|-----------------------------|
| Strategy 6.1<br>Identify Task Force members   | Action 6.1.1<br>Assemble Task force that represents all regions of the state.  | Daryl Wusk- HHS, Admin. of Office of Economic & Family Support & David Thomas- City of Omaha, Planning, Homeless program administrator | Jeff Chambers- Research Manager at the University of NE, Children, Family & the Law. | Establishment of a Data Collection & Evaluation Task Force  | Commitment from members to participate on the Task Force                                | 01/2004                     |
| Strategy 6.2<br>Identify “measures” needed to assess NCHH Policy Academy Plan (i.e. the “Five Goals”) | Action 6.2.1<br>Identify Goal 1 measures<br>Identify Goal 2 measures<br>Identify Goal 3 measures<br>Identify Goal 4 measures<br>Identify Goal 5 measures | Data Collection & Evaluation coordinators in collaboration with other goal committee members   | Jeff Chambers  | Identification of measures for evaluating progress on each of the goals in NCHH/Policy Academy Plan   | “Benchmarks” from each goal submitted to Data & Evaluation Committee                    | 06/2004                     |
| Strategy 6.3<br>Create reporting process, i.e., CoC’s to NCHH and NCHH to CoCs.                       | Action 6.3.1<br>Design reports and reporting cycles that permit evaluation, feedback, course-correction for CoCs and NCHH/Policy Academy Plan            | Data Collection & Evaluation coordinators in collaboration with other goal committee members   | Jeff Chambers  | Creation of specific report(s) that permits NCHH to assess impact (by CoC) of Policy Academy Plan; specific report(s) that permits CoCs to see/assess their part in and contribution to Statewide Homeless initiative | Policy Academy sign off on adequacy of proposed reports and proposed report frequencies | 09/2004                     |
|   | Action 6.3.2<br>Support development of NMISP for statewide data collection that includes demographic data.   | NMISP  | Agencies   | Unduplicated data that provides a demographic breakdown of people who are homeless by race and ethnicity (as well as other characteristics).  | Number of non-profit agencies adopting the NMISP or MacLink                             | 06/2002 and ongoing         |

| <b>GOAL SIX: Data Collection and Evaluation</b>   |  |   |  |  |   |                             |
|---|--|---|--|--|---|-----------------------------|
| Strategy(-ies)  | Action(s)  | Manager <sup>1</sup>                    | Implementer <sup>2</sup>                                 | Expected Outcomes  | Benchmarks  | Completion Date (Estimated) |
| Strategy 6.4<br>Successfully implement HMIS and “point-in-time” data management systems in the State’s seven CoCs                                   | Action 6.4.1<br>Secure funding/resources to permit continuum-wide implementation   | Regional CoC coordinating committees    | Individual/team identified by CoC coordinating Committee | Funding for and acquisition of hardware, software and training to permit each CoC to implement its HMIS/”point-in-time” data management system | Number/percent of agencies/programs quipped and readied through training to participate in a given region’s CoC HMIS; Plan for conducting regular “point-in-time” homeless counts | 01/2005                     |
|   | Action 6.4.2<br>Train agencies/staff in HMIS and “point-in-time” data collection and data entry requirements                       | HMIS administrator covering each CoC    | HMIS administrator/task force in each CoC                | Reliable and regular collection and entry of data needed for CoC and NCHH reports  | Data collection and data entry practices implemented  | 07/2005                     |
|   | Action 6.4.3<br>Generate reports of use to CoC and NCHH  | HMIS administrator covering each CoC    | HMIS administrator covering each CoC                     | Capacity to generate needed CoC and NCHH reports   | SHP, NHAP reports, aggregate HMIS reports, ESG reports, NCHH report   | 01/2006                     |
| Action 6.5<br>Utilize data collected to assist NCHH, other departments, CoCs and others with planning, policy formation and the pursuit of funding. | Action 6.5.1<br>Distribute NCHH report to policy- makers/decision- makers/elected officials throughout State                       | Data Collection & Evaluation Task Force | Jeff Chambers  | Increase in reliable data for policy- makers /decision-makers/ elected officials throughout State  | Capacity to build data-based case for policy formation and funding  | 03/2006                     |
|   | Action 6.5.2<br>Assess existing allocation of resources in light of needs as revealed by data                                      | Funders                                 | All departments and agencies                             | Increased ability to target resources toward identified needs.   | Reports that reflect need by regions.   | 03/2007                     |
|   | Action 6.5.3<br>Develop proposals for reallocation of resources so as to more effectively address homeless issue, if data requires | Funders                                 | All departments and agencies                             | Effective use of resources.  | Revisions of RFPs and applications to reflect needs revealed by data.   | 01/2008                     |

| Progress to Date | Barriers and/or<br>Situational Changes | Immediate Next Steps<br>(including potential technical assistance needs) |
|------------------|--|--|
|                  |  |  |

<sup>1</sup> The Manager is the individual responsible for coordinating each action.

<sup>2</sup> The Implementer is the individual (or entity) responsible for carrying-out each action.

## Appendix F: Homeless Inventories

### NEBRASKA HOMELESS ASSISTANCE PROGRAM REGIONAL CONTINUUM OF CARE

INVENTORY OF EMERGENCY SHELTER, TRANSITIONAL HOUSING, PERMANENT BEDS AND VOUCHERS AND OTHER HOUSING  
SUPPORTS  
2003 DATA RECAP

| REGION            | EMERGENCY SHELTER BEDS |         |     |        |     | VOUCHERS & SUPPORTS* |        |       | TRANSITIONAL BEDS OR APARTMENTS |     |         |         |         | PERMANENT BEDS OR APARTMENTS |     |      | TOTAL(S)  |
|-------------------|------------------------|---------|-----|--------|-----|----------------------|--------|-------|---------------------------------|-----|---------|---------|---------|------------------------------|-----|------|-----------|
|                   | DV/(SF)                | DV/(FC) | YMF | S<br>M | SMF | FC                   | GEN    | ELD.  | YFM                             | SMF | S<br>M  | DV/(SF) | DV/(FC) | SMF                          | FC  | VETS | BY REGION |
| 1: Panhandle      | 0                      | 16      | 12  | 0      | 4   | 86                   | 913    | 175   | 0                               | 0   | 0       | 0       | 28      | 159                          | 52  | 53   | 1,498     |
| 2: No. Central    | 2                      | 5       | 0   | 0      | 4   | 194                  | 621    | 522   | 0                               | 10  | 0       | 10      | 36      | 0                            | 0   | 0    | 1,404     |
| 3: Southwest      | 0                      | 27      | 0   | 0      | 63  | 306                  | 774    | 297   | 0                               | 12  | 0       | 0       | 9       | 112                          | 0   | 0    | 1,600     |
| 4: Southeast      | 2                      | 13      | 20  | 0      | 35  | 33                   | 429    | 301   | 0                               | 0   | 0       | 8       | 26      | 228                          | 30  | 258  | 1,383     |
| 5:Northeast       | 0                      | 56      | 0   | 0      | 98  | 64                   | 782    | 371   | 0                               | 0   | 0       | 0       | 0       | 0                            | 0   | 0    | 1,371     |
| 6: Lincoln        | 8                      | 79      | 24  | 0      | 102 | 200                  | 3,968  | 120   | 8                               | 212 | 0       | 32      | 108     | 10                           | 55  | 65   | 4,991     |
| 7: Omaha          | 37                     | 115     | 17  | 98     | 31  | 1,219                | 5,484  | 1,578 | 0                               | 155 | 16<br>2 | 15      | 362     | 0                            | 0   | 0    | 9,273     |
| <b>TYPE TOTAL</b> | 49                     | 311     | 73  | 98     | 337 | 2,102                | 12,971 | 3,364 | 8                               | 389 | 16<br>2 | 65      | 569     | 509                          | 137 | 376  | 21,520    |

#### LEGEND:

DV/(SF) – Domestic Violence, Single Female  
 DV/(FC) – Domestic Violence, Family with children  
 YMF – Youth, Male/Female  
 SM – Single Male  
 SMF – Single Male/Female  
 FC – Families with children



GEN – General population  
ELD – Elderly  
VETS – Veterans

\* Local/Regional housing Authorities working with HUD and USDA and Other Providers

**Nebraska Homeless Assistance Program (NHAP)  
Regional Continuum of Care's County Inventory of  
Emergency Shelter, Transitional, and Permanent Beds  
Vouchers and other Housing Supports**

**Report Compiled By,  
Seth E Hyberger (NHAP)  
May 21, 2004**

••

*Sources: Behavioral Health Supports for Residential Units /DRAFT/ March 18, 2004 By, Jim Harvey (NE Dept. of Health and Human Services Office of Mental, Health, Substance Abuse & Addiction Services), and Nebraska's 7 Regional Exhibit 1 submissions for the (2003) Super NOFA*

| <b>Region 1: NHAP</b>  |                    | <b>Emergency Shelter Beds</b> |                |            |            | <b>Vouchers &amp; Supports*</b> |            |             | <b>Transitional Beds</b> |            |                | <b>Permanent Beds</b> |           |             |
|--|--------------------|-------------------------------|----------------|------------|------------|---------------------------------|------------|-------------|--------------------------|------------|----------------|-----------------------|-----------|-------------|
| <b>County</b>  | <b>County Code</b> | <b>DV/(SF)</b>                | <b>DV/(FC)</b> | <b>YMF</b> | <b>SMF</b> | <b>FC</b>                       | <b>GEN</b> | <b>Eld.</b> | <b>DV/(SF)</b>           | <b>SMF</b> | <b>DV/(FC)</b> | <b>SMF</b>            | <b>FC</b> | <b>VETS</b> |
| <b>Banner Shelter Beds</b>   | 319007             |                               | 1              |            |            |                                 |            |             |                          |            |                |                       | 7         |             |
| <b>Box Butte Shelter Beds</b>  | 319013             |                               | 2              |            |            |                                 |            |             |                          |            | 8              | 21                    |           |             |
| <i>Section 8 Vouchers</i>  |                    |                               |                |            |            |                                 | 187        |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>  |                    |                               |                |            |            |                                 |            | 57          |                          |            |                |                       |           |             |
| <i>USDA Rural Housing Serv.</i>  |                    |                               |                |            |            |                                 | 48         |             |                          |            |                |                       |           |             |
| <b>Deuel Shelter Beds</b>  | 319049             |                               |                |            |            |                                 |            |             |                          |            |                |                       | 7         |             |
| <b>Scotts Bluff Shelter Beds</b>   | 319157             |                               | 2              | 12         | 2          |                                 |            |             |                          |            | 12             | 78                    | 11        | 53          |
| <i>Section 8 Vouchers</i>  |                    |                               |                |            |            |                                 | 402        |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>  |                    |                               |                |            |            | 86                              |            | 76          |                          |            |                |                       |           |             |
| <i>USDA 515</i>  |                    |                               |                |            |            |                                 | 24         |             |                          |            |                |                       |           |             |
| <b>Cheyenne Shelter Beds</b>   | 319033             |                               | 1              |            | 1          |                                 |            |             |                          |            |                | 20                    | 7         |             |
| <i>Section 8 Vouchers</i>  |                    |                               |                |            |            |                                 | 34         |             |                          |            |                |                       |           |             |
| <i>USDA 515</i>  |                    |                               |                |            |            |                                 | 40         |             |                          |            |                |                       |           |             |
| <b>Dawes Shelter Beds</b>  | 319045             |                               | 4              |            |            |                                 |            |             |                          |            |                | 20                    |           |             |
| <i>Section 8 Vouchers</i>  |                    |                               |                |            |            |                                 | 40         | 18          |                          |            |                |                       |           |             |
| <i>Low-income Tax Credit Un.</i>   |                    |                               |                |            |            |                                 | 23         |             |                          |            |                |                       |           |             |
| <i>USDA 515</i>  |                    |                               |                |            |            |                                 |            | 24          |                          |            |                |                       |           |             |
| <i>Salvation Army Vouchers</i>   |                    |                               |                |            |            |                                 | 105        |             |                          |            |                |                       |           |             |
| <b>Garden Shelter Beds</b>   | 319069             |                               |                |            |            |                                 |            |             |                          |            |                |                       | 7         |             |
| <b>Kimball Shelter Beds</b>  | 319105             |                               | 1              |            |            |                                 |            |             |                          |            |                |                       | 7         |             |
| <b>Morrill Shelter Beds</b>  | 319123             |                               | 1              |            |            |                                 |            |             |                          |            | 8              |                       | 6         |             |
| <b>Sioux Shelter Beds</b>  | 319165             |                               | 2              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Sheridan Shelter Beds</b>   | 319161             |                               | 2              |            | 1          |                                 |            |             |                          |            |                | 20                    |           |             |
| <i>Ministerial Asso. Vouchers</i>  |                    |                               |                |            |            |                                 | 10         |             |                          |            |                |                       |           |             |
| <b>Totals</b>  |                    |                               | 16             | 12         | 4          | 86                              | 913        | 175         |                          |            | 28             | 159                   | 52        | 53          |
| <b>Coding:</b><br>DV/(SF) - Domestic Violence (Single Females)/ and Other Single Females<br>DV/(FC) - Domestic Violence (Families with Children)/ and Other Families with Children<br>Eld. - Elderly |                    |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |

FC - Families with Children  
 GEN - General Vouchers and Supports for Non-Specific Populations  
 SM - Single Males  
 SMF- Single Males and Females  
 YMF - Youth Males and Females  
 \* (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers)

| <b>Region 2: NHAP</b>         |                    | <b>Emergency Shelter Beds</b> |              |            |            | <b>Vouchers &amp; Supports*</b> |            |             | <b>Transitional Beds</b> |            |                | <b>Permanent Beds</b> |           |             |
|-------------------------------|--------------------|-------------------------------|--------------|------------|------------|---------------------------------|------------|-------------|--------------------------|------------|----------------|-----------------------|-----------|-------------|
| <b>County</b>                 | <b>County Code</b> | <b>DV/SF</b>                  | <b>DV/FC</b> | <b>YMF</b> | <b>SMF</b> | <b>FC</b>                       | <b>GEN</b> | <b>Eld.</b> | <b>DV/SF</b>             | <b>SMF</b> | <b>DV/(FC)</b> | <b>SMF</b>            | <b>FC</b> | <b>VETS</b> |
| <b>Blaine Shelter Beds</b>    | 319009             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Boone Shelter Beds</b>     | 319001             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Boyd Shelter Beds</b>      | 319015             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Brown Shelter Beds</b>     | 319017             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Cherry Shelter Beds</b>    | 319031             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Colfax Shelter Beds</b>    | 319037             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Custer Shelter Beds</b>    | 319041             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>         |                    |                               |              |            |            | 45                              |            | 40          |                          |            |                |                       |           |             |
| <b>Garfield Shelter Beds</b>  | 319071             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Greely Shelter Beds</b>    | 319077             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Hall Shelter Beds</b>      | 319079             | 2                             | 5            |            | 4          |                                 |            |             | 10                       | 10         | 36             |                       |           |             |
| <i>Section 8 Vouchers</i>     |                    |                               |              |            |            |                                 | 413        |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>         |                    |                               |              |            |            | 111                             |            | 281         |                          |            |                |                       |           |             |
| <b>Hamilton Shelter Beds</b>  | 319081             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>         |                    |                               |              |            |            |                                 |            | 38          |                          |            |                |                       |           |             |
| <b>Holt Shelter Beds</b>      | 319089             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <i>USDA 515</i>               |                    |                               |              |            |            |                                 | 36         |             |                          |            |                |                       |           |             |
| <b>Howard Shelter Beds</b>    | 319093             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Keya Paha Shelter Beds</b> | 319103             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Loup Shelter Beds</b>      | 319115             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Merrick Shelter Beds</b>   | 319121             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |

|                             |        |   |   |  |  |    |     |     |     |    |    |    |  |  |
|-----------------------------|--------|---|---|--|--|----|-----|-----|-----|----|----|----|--|--|
| <b>Nance Shelter Beds</b>   | 319125 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <b>Platte Shelter Beds</b>  | 319141 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <i>Section 8 Vouchers</i>   |        |   |   |  |  |    | 100 |     |     |    |    |    |  |  |
| <i>Public Housing</i>       |        |   |   |  |  |    |     | 84  |     |    |    |    |  |  |
| <i>USDA 515</i>             |        |   |   |  |  |    | 60  |     |     |    |    |    |  |  |
| <b>Rock Shelter Beds</b>    | 319149 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <b>Sherman Shelter Beds</b> | 319163 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <b>Valley Shelter Beds</b>  | 319175 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <i>Public Housing</i>       |        |   |   |  |  | 38 |     | 79  |     |    |    |    |  |  |
| <i>USDA 515</i>             |        |   |   |  |  |    | 12  |     |     |    |    |    |  |  |
| <b>Wheeler Shelter Beds</b> | 319183 |   |   |  |  |    |     |     |     |    |    |    |  |  |
| <b>Totals</b>               |        | 2 | 5 |  |  | 4  | 194 | 621 | 522 | 10 | 10 | 36 |  |  |

\*(Local/Regional Housing Authorities Working with HUD and USDA, and Other Providers)

| <b>Region 3: NHAP</b>          |                    | <b>Emergency Shelter Beds</b> |              |            |            | <i>Vouchers &amp; Supports*</i> |            |             | <b>Transitional Beds</b> |            |                | <b>Permanent Beds</b> |           |             |
|--------------------------------|--------------------|-------------------------------|--------------|------------|------------|---------------------------------|------------|-------------|--------------------------|------------|----------------|-----------------------|-----------|-------------|
| <b>County</b>                  | <b>County Code</b> | <b>DV/SF</b>                  | <b>DV/FC</b> | <b>YMF</b> | <b>SMF</b> | <b>FC</b>                       | <b>GEN</b> | <b>Eld.</b> | <b>DV/SF</b>             | <b>SMF</b> | <b>DV/(FC)</b> | <b>SMF</b>            | <b>FC</b> | <b>VETS</b> |
| <b>Arthur Shelter Beds</b>     | 319005             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Buffalo Shelter Beds</b>    | 319019             |                               | 6            |            | 10         |                                 |            |             |                          | 12         | 5              | 12                    |           |             |
| <i>Section 8 Vouchers</i>      |                    |                               |              |            |            |                                 | 100        |             |                          |            |                |                       |           |             |
| <i>Scattered Site</i>          |                    |                               |              |            |            |                                 | 54         |             |                          |            |                |                       |           |             |
| <i>Section 202</i>             |                    |                               |              |            |            |                                 | 15         |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>          |                    |                               |              |            |            | 54                              |            | 118         |                          |            |                |                       |           |             |
| <i>Salvation Army Vouchers</i> |                    |                               |              |            |            | 63                              | 108        |             |                          |            |                |                       |           |             |
| <b>Chase Shelter Beds</b>      | 319029             |                               |              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Dawson Shelter Beds</b>     | 319047             |                               | 8            |            | 26         |                                 |            |             |                          |            |                |                       |           |             |
| <i>Section 8 Vouchers</i>      |                    |                               |              |            |            |                                 | 122        |             |                          |            |                |                       |           |             |
| <i>Section 202</i>             |                    |                               |              |            |            |                                 | 18         |             |                          |            |                |                       |           |             |
| <i>Affordable Housing</i>      |                    |                               |              |            |            |                                 | 7          |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>          |                    |                               |              |            |            | 32                              |            | 49          |                          |            |                |                       |           |             |

|                               |        |  |    |  |    |     |     |     |  |    |   |     |  |  |
|-------------------------------|--------|--|----|--|----|-----|-----|-----|--|----|---|-----|--|--|
| Dundy Shelter Beds            | 319057 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Franklin Shelter Beds         | 319061 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Frontier Shelter Beds         | 319063 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Furnas Shelter Beds           | 319065 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Gosper Shelter Beds           | 319073 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Grant Shelter Beds            | 319075 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Harlan Shelter Beds           | 319083 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Ministerial Asso.<br>Vouchers |        |  |    |  |    | 3   | 1   |     |  |    |   |     |  |  |
| Hayes Shelter Beds            | 319085 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Hitchcock Shelter Beds        | 319087 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Hooker Shelter Beds           | 319091 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Kearney Shelter Beds          | 319099 |  |    |  |    |     |     |     |  |    |   | 100 |  |  |
| Keith Shelter Beds            | 319101 |  | 4  |  |    |     |     |     |  |    |   |     |  |  |
| Section 8 Vouchers            |        |  |    |  |    |     | 122 |     |  |    |   |     |  |  |
| USDA 515                      |        |  |    |  |    |     | 40  |     |  |    |   |     |  |  |
| Lincoln Shelter Beds          | 319111 |  | 4  |  | 27 |     |     |     |  |    |   | 4   |  |  |
| Section 8 Vouchers            |        |  |    |  |    |     | 60  |     |  |    |   |     |  |  |
| Public Housing                |        |  |    |  |    | 150 |     | 100 |  |    |   |     |  |  |
| Logan Shelter Beds            | 319113 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| McPherson Shelter<br>Beds     | 319117 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Perkins Shelter Beds          | 319135 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Phelps Shelter Beds           | 319137 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Public Housing                |        |  |    |  |    |     | 48  |     |  |    |   |     |  |  |
| Ministerial Asso.<br>Vouchers |        |  |    |  |    | 4   | 1   |     |  |    |   |     |  |  |
| Red Willow Shelter<br>Beds    | 319145 |  | 5  |  |    |     |     |     |  |    |   |     |  |  |
| Section 8 Vouchers            |        |  |    |  |    |     | 78  |     |  |    |   |     |  |  |
| Public Housing                |        |  |    |  |    |     |     | 30  |  |    |   |     |  |  |
| Thomas Shelter Beds           | 319171 |  |    |  |    |     |     |     |  |    |   |     |  |  |
| Totals                        |        |  | 27 |  | 63 | 306 | 774 | 297 |  | 12 | 9 | 112 |  |  |
| Coding:                       |        |  |    |  |    |     |     |     |  |    |   |     |  |  |

DV/(SF) - Domestic Violence (Single Females)/ and Other Single Females  
DV/(FC) - Domestic Violence (Families with Children)/ and Other Families with Children  
Eld. - Elderly  
FC - Families with Children  
GEN - General Vouchers and Supports for Non-Specific Populations  
SM - Single Males  
SMF- Single Males and Females  
YMF - Youth Males and Females  
\* (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers)

| <b>Region 4: NHAP</b>            |                    | <b>Emergency Shelter Beds</b> |                |            |            | <i>Vouchers and Supports*</i> |            |             | <b>Transitional Beds</b> |            |                | <b>Permanent Beds</b> |           |             |
|----------------------------------|--------------------|-------------------------------|----------------|------------|------------|-------------------------------|------------|-------------|--------------------------|------------|----------------|-----------------------|-----------|-------------|
| <b>County</b>                    | <b>County Code</b> | <b>DV/(SF)</b>                | <b>DV/(FC)</b> | <b>YMF</b> | <b>SMF</b> | <b>FC</b>                     | <b>GEN</b> | <b>Eld.</b> | <b>DV/(SF)</b>           | <b>SMF</b> | <b>DV/(FC)</b> | <b>SMF</b>            | <b>FC</b> | <b>VETS</b> |
| <b>Adams Shelter Beds</b>        | 319001             | 2                             | 5              | 20         | 33         |                               |            |             | 8                        |            | 6              | 96                    | 30        | 126         |
| <i>Salvation Army Vouchers</i>   |                    |                               |                |            |            | 2                             | 2          |             |                          |            |                |                       |           |             |
| <b>Butler Shelter Beds</b>       | 319023             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <b>Cass Shelter Beds</b>         | 319025             |                               | 6              |            |            |                               |            |             |                          |            |                |                       |           |             |
| <i>Public Housing</i>            |                    |                               |                |            |            |                               |            | 60          |                          |            |                |                       |           |             |
| <b>Clay Shelter Beds</b>         | 319035             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <b>Fillmore Shelter Beds</b>     | 319059             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <b>Gage Shelter Beds</b>         | 319067             |                               |                |            |            |                               |            |             |                          |            | 20             | 70                    |           | 70          |
| <i>Section 8</i>                 |                    |                               |                |            |            |                               | 204        |             |                          |            |                |                       |           |             |
| <i>Salvation Army Vouchers</i>   |                    |                               |                |            |            | 2                             | 3          |             |                          |            |                |                       |           |             |
| <b>Jefferson Shelter Beds</b>    | 319095             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <i>Emergency Motel Vouchers</i>  |                    |                               |                |            |            | 9                             | 5          |             |                          |            |                |                       |           |             |
| <b>Johnson Shelter Beds</b>      | 319097             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <b>Lancaster (View Region 6)</b> | 319109             |                               |                |            |            |                               |            |             |                          |            |                |                       |           |             |
| <b>Nemaha Shelter Beds</b>       | 319127             |                               | 2              |            | 2          |                               |            |             |                          |            |                | 24                    |           | 24          |
| <b>Nuckolls Shelter Beds</b>     | 319129             |                               |                |            |            |                               |            |             |                          |            |                | 10                    |           | 10          |

|   |        |   |    |    |    |    |     |     |   |  |    |     |    |     |
|---|--------|---|----|----|----|----|-----|-----|---|--|----|-----|----|-----|
| <b>Otoe Shelter Beds</b>  | 319131 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <i>Public Housing</i>   |        |   |    |    |    |    |     | 75  |   |  |    |     |    |     |
| <i>Section 8 Vouchers</i>   |        |   |    |    |    |    | 30  |     |   |  |    |     |    |     |
| <b>Pawnee Shelter Beds</b>  | 319133 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>Polk Shelter Beds</b>  | 919143 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>Richardson Shelter Beds</b>  | 319147 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <i>Section 8 Vouchers</i>   |        |   |    |    |    |    | 27  |     |   |  |    |     |    |     |
| <i>Public Housing</i>   |        |   |    |    |    | 20 |     | 66  |   |  |    |     |    |     |
| <b>Saline Shelter Beds</b>  | 319151 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>Saunders Shelter Beds</b>  | 319155 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>Seward Shelter Beds</b>  | 319159 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <i>USDA 515</i>   |        |   |    |    |    |    | 58  |     |   |  |    |     |    |     |
| <b>Thayer Shelter Beds</b>  | 319169 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>Webster Shelter Beds</b>   | 319181 |   |    |    |    |    |     |     |   |  |    |     |    |     |
| <b>York Shelter Beds</b>  | 319185 |   |    |    |    |    |     |     |   |  |    | 28  |    | 28  |
| <i>Section 8 Vouchers</i>   |        |   |    |    |    |    | 100 |     |   |  |    |     |    |     |
| <i>Public Housing</i>   |        |   |    |    |    |    |     | 100 |   |  |    |     |    |     |
| <b>Totals</b>   |        | 2 | 13 | 20 | 35 | 33 | 429 | 301 | 8 |  | 26 | 228 | 30 | 258 |
| * (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers) |        |   |    |    |    |    |     |     |   |  |    |     |    |     |

| <b>Region 5: NHAP</b>             |                    | <b>Emergency Shelter Beds</b> |                |            |            | <b>Vouchers &amp; Supports*</b> |            |             | <b>Transitional Beds</b> |            |                | <b>Permanent Beds</b> |           |             |
|-----------------------------------|--------------------|-------------------------------|----------------|------------|------------|---------------------------------|------------|-------------|--------------------------|------------|----------------|-----------------------|-----------|-------------|
| <b>County</b>                     | <b>County Code</b> | <b>DV/(SF)</b>                | <b>DV/(FC)</b> | <b>YMF</b> | <b>SMF</b> | <b>FC</b>                       | <b>GEN</b> | <b>Eld.</b> | <b>DV/(SF)</b>           | <b>SMF</b> | <b>DV/(FC)</b> | <b>SMF</b>            | <b>FC</b> | <b>VETS</b> |
| <b>Antelope Shelter Beds</b>      | 319003             |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Burt Shelter Beds</b>          | 319021             |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Cedar Shelter Beds</b>         | 319027             |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Cuming Shelter Beds</b>        | 319039             |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <i>Emergency Shelter Vouchers</i> |                    |                               |                |            |            |                                 | 18         |             |                          |            |                |                       |           |             |
| <b>Dakota Shelter Beds</b>        | 319043             |                               | 5              |            |            |                                 |            |             |                          |            |                |                       |           |             |
| <b>Dixon Shelter Beds</b>         | 319051             |                               |                |            |            |                                 |            |             |                          |            |                |                       |           |             |



|   |        |  |           |  |           |           |            |            |  |  |  |  |  |  |
|---|--------|--|-----------|--|-----------|-----------|------------|------------|--|--|--|--|--|--|
| Section 8 Vouchers  |        |  |           |  |           | 235       |            |            |  |  |  |  |  |  |
| <b>Dodge Shelter Beds</b>   | 319053 |  | <b>12</b> |  | <b>45</b> |           |            |            |  |  |  |  |  |  |
| Section 8 Vouchers  |        |  |           |  |           | 133       |            |            |  |  |  |  |  |  |
| Public Housing  |        |  |           |  |           |           | 251        |            |  |  |  |  |  |  |
| Low-Income Housing  |        |  |           |  |           | 113       |            |            |  |  |  |  |  |  |
| <b>Knox Shelter Beds</b>  | 319107 |  |           |  |           |           |            |            |  |  |  |  |  |  |
| <b>Madison Shelter Beds</b>   | 319119 |  | <b>25</b> |  | <b>53</b> |           |            |            |  |  |  |  |  |  |
| Section 8 Vouchers  |        |  |           |  |           | 254       |            |            |  |  |  |  |  |  |
| Self-Sufficiency Vouchers   |        |  |           |  | 64        |           |            |            |  |  |  |  |  |  |
| <b>Pierce Shelter Beds</b>  | 319139 |  |           |  |           |           |            |            |  |  |  |  |  |  |
| <b>Stanton Shelter Beds</b>   | 319167 |  |           |  |           |           |            |            |  |  |  |  |  |  |
| <b>Thurston Shelter Beds</b>  | 319173 |  |           |  |           |           |            |            |  |  |  |  |  |  |
| <b>Washington Shelter Beds</b>  | 319177 |  |           |  |           |           |            |            |  |  |  |  |  |  |
| Section 8 Vouchers  |        |  |           |  |           | 29        |            |            |  |  |  |  |  |  |
| Public Housing  |        |  |           |  |           |           | 83         |            |  |  |  |  |  |  |
| <b>Wayne Shelter Beds</b>   | 319179 |  | <b>14</b> |  |           |           |            |            |  |  |  |  |  |  |
| Public Housing  |        |  |           |  |           |           | 37         |            |  |  |  |  |  |  |
| <b>Totals</b>   |        |  | <b>56</b> |  | <b>98</b> | <b>64</b> | <b>782</b> | <b>371</b> |  |  |  |  |  |  |
| <b>Coding:</b><br>DV/(SF) - Domestic Violence (Single Females)/ and Other Single Females<br>DV/(FC) - Domestic Violence (Families with Children)/ and Other Families with Children<br>Eld. - Elderly<br>FC - Families with Children<br>GEN - General Vouchers and Supports for Non-Specific Populations<br>SM - Single Males<br>SMF- Single Males and Females<br>YMF - Youth Males and Females<br>* (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers) |        |  |           |  |           |           |            |            |  |  |  |  |  |  |

|                       |  |                                   |  |                                     |                          |  |                       |
|-----------------------|--|-----------------------------------|--|-------------------------------------|--------------------------|--|-----------------------|
| <b>Region 6: NHAP</b> |  | <b>Emergency Shelter<br/>Beds</b> |  | <b>Vouchers &amp;<br/>Supports*</b> | <b>Transitional Beds</b> |  | <b>Permanent Beds</b> |
|-----------------------|--|-----------------------------------|--|-------------------------------------|--------------------------|--|-----------------------|

| County                 | County Code | DV/(SF) | DV/(FC) | YMF | SMF | FC  | GEN   | Eld. | DV/(SF) | SMF | YMF | DV/(FC) | SMF | FC | VETS |
|------------------------|-------------|---------|---------|-----|-----|-----|-------|------|---------|-----|-----|---------|-----|----|------|
| Lancaster Shelter Beds | 319109      | 8       | 79      | 24  | 102 |     |       |      | 32      | 212 | 8   | 108     | 10  | 55 | 65   |
| Section 8 Vouchers     |             |         |         |     |     |     | 2,864 |      |         |     |     |         |     |    |      |
| Public Housing         |             |         |         |     |     | 200 |       | 120  |         |     |     |         |     |    |      |
| USDA 515               |             |         |         |     |     |     | 123   |      |         |     |     |         |     |    |      |
| Low-income Housing     |             |         |         |     |     |     | 191   |      |         |     |     |         |     |    |      |
| Homeless Vouchers      |             |         |         |     |     |     | 65    |      |         |     |     |         |     |    |      |
| Endowment Vouchers     |             |         |         |     |     |     | 60    |      |         |     |     |         |     |    |      |
| Affordable Housing     |             |         |         |     |     |     | 665   |      |         |     |     |         |     |    |      |
| <b>Totals</b>          |             | 8       | 79      | 24  | 102 | 200 | 3,968 | 120  | 32      | 212 | 8   | 108     | 10  | 55 | 65   |

**Coding:**

DV/(SF) - Domestic Violence (Single Females)/ and Other Single Females

DV/(FC) - Domestic Violence (Families with Children)/ and Other Families with Children

Eld. - Elderly

FC - Families with Children

GEN - General Vouchers and Supports for Non-Specific Populations

SM - Single Males

SMF- Single Males and Females

YMF - Youth Males and Females

\* (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers)

| Region 7: NHAP       |        | Emergency Shelter Beds |         |     |    |     | Vouchers & Supports* |       |       | Transitional Beds |     |     |     |         | Permanent Beds |    |      |
|----------------------|--------|------------------------|---------|-----|----|-----|----------------------|-------|-------|-------------------|-----|-----|-----|---------|----------------|----|------|
| County               | Code   | DV/(SF)                | DV/(FC) | YMF | SM | SMF | FC                   | GEN   | Eld.  | DV/(SF)           | SM  | SMF | YMF | DV/(FC) | SMF            | FC | VETS |
| Douglas Shelter Beds | 319055 | 37                     | 115     | 17  | 98 | 31  |                      |       |       | 12                | 162 | 155 |     | 345     |                |    |      |
| Section 8 Vouchers   |        |                        |         |     |    |     |                      | 4,319 |       |                   |     |     |     |         |                |    |      |
| Public Housing       |        |                        |         |     |    |     | 1,189                |       | 1,578 |                   |     |     |     |         |                |    |      |
| Mod./Rehab           |        |                        |         |     |    |     |                      | 450   |       |                   |     |     |     |         |                |    |      |
| USDA 515             |        |                        |         |     |    |     |                      | 58    |       |                   |     |     |     |         |                |    |      |
| Misc. Vouchers       |        |                        |         |     |    |     |                      | 288   |       |                   |     |     |     |         |                |    |      |

|   |        |    |     |    |    |    |       |       |       |    |     |     |  |     |  |  |  |
|---|--------|----|-----|----|----|----|-------|-------|-------|----|-----|-----|--|-----|--|--|--|
| MHA   |        |    |     |    |    |    |       | 40    |       |    |     |     |  |     |  |  |  |
| Low-Income Tax-Credits  |        |    |     |    |    |    |       | 48    |       |    |     |     |  |     |  |  |  |
| Scattered Site  |        |    |     |    |    |    |       | 40    |       |    |     |     |  |     |  |  |  |
| Sarpy Shelter Beds  | 319153 |    |     |    |    |    |       |       |       | 3  |     |     |  | 17  |  |  |  |
| Section 8 Vouchers  |        |    |     |    |    |    |       | 220   |       |    |     |     |  |     |  |  |  |
| Public Housing  |        |    |     |    |    |    | 30    |       |       |    |     |     |  |     |  |  |  |
| Scattered Site  |        |    |     |    |    |    |       | 21    |       |    |     |     |  |     |  |  |  |
| Totals  |        | 37 | 115 | 17 | 98 | 31 | 1,219 | 5,484 | 1,578 | 15 | 162 | 155 |  | 362 |  |  |  |
| <b>Coding:</b><br>DV/(SF) - Domestic Violence (Single Females)/ and Other Single Females<br>DV/(FC) - Domestic Violence (Families with Children)/ and Other Families with Children<br>Eld. - Elderly<br>FC - Families with Children<br>GEN - General Vouchers and Supports for Non-Specific Populations<br>SM - Single Males<br>SMF- Single Males and Females<br>YMF - Youth Males and Females<br>* (Local/Regional Housing Authorities working with HUD and USDA, and Other Providers) |        |    |     |    |    |    |       |       |       |    |     |     |  |     |  |  |  |